| Fill in this information to identify your case: | | |
|---|---|--------------------------------------|
| United States Bankruptcy Court for the : | | |
| NORTHERN District of ILLINOIS (State) | | |
| Case Number (If known): | Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13 | ☐ Check if this is an amended filing |

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| Pa | Identify Yourself | | |
|----|--|----------------------------|---|
| | | About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): |
| 1. | Your full name | | |
| | Write the name that is on your government-issued picture | Tuyunda First name | First name |
| | identification (for example, your driver's license or | LaTris | The name |
| | passport). | Middle name | Middle name |
| | Bring your picture identification to your meeting | Burks Last name | Last name |
| | with the trustee. | Suffix (Sr., Jr., II, III) | Suffix (Sr., Jr., II, III) |
| 2. | All other names you | Tuyunda | |
| | have used in the last 8 years | First name | First name |
| | Include your married or maiden names. | Middle name | Middle name |
| | maiden names. | Lopez Last name | Last name |
| | | First name | First name |
| | | Middle name | Middle name |
| | | Last name | Last name |
| 3. | Only the last 4 digits of your Social Security | xxx - xx - <u>3425</u> | XXX - XX |
| | number or federal Individual Taxpayer | OR | OR |
| | Identification number | 9 xx - xx | 9xx - xx |

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Document Burks Tuyunda LaTris Debtor 1 Case Number (if known) _

| | | About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): |
|----|--|---|---|
| 4. | Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years | I have not used any business names or EINs. Business name | I have not used any business names or EINs. Business name |
| | Include trade names and doing business as names | Business name | Business name |
| | | EIN | EIN |
| | | EIN | EIN — — — — — |
| 5. | Where you live | | If Debtor 2 lives at a different address: |
| | | Number Street | Number Street |
| | | Chicago IL 60629 City State ZIP Code COOK | City State ZIP Code |
| | | County | County |
| | | If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. | If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. |
| | | Number Street | Number Street |
| | | P.O. Box | P.O. Box |
| | | City State ZIP Code | City State ZIP Code |
| 6. | Why you are choosing this district to file for | Check one: | Check one: |
| | bankruptcy. | Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. | Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. |
| | | have another reason. Explain. (See 28 U.S.C. § 1408 | I have another reason. Explain. (See 28 U.S.C. § 1408 |
| | | | |
| | | | |
| | | | |

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Last Name

Case Number (if known)

Debtor 1 Tuyunda LaTris Document
Burks

| Pa | Tell the Court About You | r Bankruptcy | Case | | | |
|-----|---|--|--|---------------------------|---|---|
| 7. | The chapter of the Bankruptcy Code you | | | | equired by 11 U.S.C. § 342(b) for page 1 and check the appropriat | |
| | are choosing to file under | ☐ Chapter 7 | | | | |
| | under | ☐ Chapter 11 | | | | |
| | | ☐ Chap | ter 12 | | | |
| | | ■ Chap | eter 13 | | | |
| 8. | How you will pay the fee | I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. | | | | ving the fee torney is t card or check ach the m 103A). filing for Chapter 7. only if your income is d you are unable to pplication to Have the |
| 9. | Have you filed for bankruptcy within the last 8 years? | □ No ■ Yes. | District NDIL | When | 05/12/2015 Case Number _ | 15-16790 |
| | | | District None | When | Case Number | |
| | | | District | When | Case Number | |
| 10. | Are any bankruptcy cases pending or being filed by a spouse who is | ■ No | Debtor | | Relationship to yo | u |
| | not filing this case with you, or by a business parter, or by affiliate? | | District | | Case Number, if | |
| | | | | | Relationship to yo | |
| | | | District | When | Case Number, if | known |
| 11. | Do you rent your residence? | ■ No. □ Yes. | Go to line 12 Has your landlord ob | tained an eviction judgme | ent against you? | |
| | | | ☐ No. Go to line 1 ☐ Yes. Fill out <i>Init</i> this bankruptcy | tial Statement About an E | viction Judgment Against You (| Form 101A) and file it with |

Entered 08/27/18 08:58:41 Case 18-24063 Doc 1 Filed 08/27/18 Desc Main Document Page 4 of 72 Tuyunda LaTris Case Number (if known) Debtor 1 Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnerhsip, or Street Number LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition. City Zip Code Check the appropriate box to describe your business: ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A)) ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) ■ None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent Chapter 11 of the balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these **Bankruptcy Code and** documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. For a definition of small business debtor, see No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code.

Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4:

Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

| No. | is the hazard? | | | | |
|--------|----------------------|----------------|--------------|--|---|
| lf imn | nediate attention is | needed, why is | it needed? _ | | _ |
| Wher | e is the property? _ | Number | Street | | _ |

City

State

ZIP Code

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Debtor 1

Tuyunda

Document Burks

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Case Number (if known) _

Part 5:

Explain Your Efforts to

LaTris

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

| ceive a Briefing About Credit Counseling | |
|---|---|
| About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): |
| You must check one: | You must check one: |
| I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion. | ☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion. |
| Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. | Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. |
| ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion. | I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion. |
| Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any. | Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any. |
| I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement. | I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement. |
| To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case. | To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case. |
| Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. | Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. |
| I am not required to receive a briefing about credit counseling because of: | I am not required to receive a briefing about credit counseling because of: |
| Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances. | Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances. |
| Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so. | Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so. |
| Active duty. I am currently on active military duty in a military combat zone. | Active duty. I am currently on active military duty in a military combat zone. |

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

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Debtor 1 Tuyunda LaTris Document Burks Page 6 of 72

Case Number (if known)

| 4.6 | What kind of John J. | 16a. Are your debts primarily | consumer debts? Consumer debts are de | fined in 11 U.S.C. § 101(8) | | | |
|--|--|--|--|--|--|--|--|
| 16. | What kind of debts do you have? | as "incurred by an individual | primarily for a personal, family, or household | purpose." | | | |
| | | No. Go to line 16b. Yes. Go to line 17. | | | | | |
| | | | business debts? Business debts are debts strengther through the operation of the busine | | | | |
| | | No. Go to line 16c. | | | | | |
| | | Yes. Go to line 17. | we that are not consumer debts or business of | dehts | | | |
| | | | we that the not consumer depth of business t | | | | |
| 7. | Are you filing under Chapter 7? | No. I am not filing under Ch | napter 7. Go to line 18. | | | | |
| | Do you estimate that after | | er 7. Do you estimate that after any exempt ps are paid that funds will be available to distri | | | | |
| | any exempt property is excluded and | □No. | s are paid that failes will be available to distill | oute to unsecured distances: | | | |
| | administrative expenses | □Yes. | | | | | |
| | are paid that funds will be available for distribution | | | | | | |
| _ | to unsecured creditors? | | | | | | |
| 8. | How many creditors do you estimate that you | □ 1-49 ■ 50-99 | ☐ 1,000-5,000 ☐ 5,001-10,000 | ☐ 25,001-50,000 ☐ 50,001-100,000 | | | |
| | owe? | 100-199 | 10,001-25,000 | ☐ More than 100,000 | | | |
| | | 200-999 | | | | | |
| 19. | How much do you | \$0-\$50,000 | \$1,000,001-\$10 million | \$500,000,001-\$1 billion | | | |
| | estimate your assets to be worth? | ■ \$50,001-\$100,000 ■ \$100,001-\$500,000 | □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million | □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion | | | |
| | | \$500,001-\$1 million | \$100,000,001-\$500 million | ☐More than \$50 billion | | | |
| 20. | How much do you | \$0-\$50,000 | □ \$1,000,001-\$10 million | □\$500,000,001-\$1 billion | | | |
| | estimate your liabilities | \$50,001-\$100,000 | □ \$10,000,001-\$50 million | □\$1,000,000,001-\$10 billion | | | |
| | to be? | \$100,001-\$500,000 | \$50,000,001-\$100 million | \$10,000,000,001-\$50 billion | | | |
| | | ☐ \$500,001-\$1 million | ☐ \$100,000,001-\$500 million | ☐ More than \$50 billion | | | |
| Pa | 17. Sign Below | | | | | | |
| or | you | I have examined this petition, and correct. | I declare under penalty of perjury that the info | rmation provided is true and | | | |
| | | | ter 7, I am aware that I may proceed, if eligibl nderstand the relief available under each chap | | | | |
| | | , , | did not pay or agree to pay someone who is rd read the notice required by 11 U.S.C. § 342 | , , | | | |
| | | I request relief in accordance with | the chapter of title 11, United States Code, sp | ecified in this petition. | | | |
| I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. | | | | | | | |
| | | /s/ Tuyunda LaTris Bu Signature of Debtor 1 | | ture of Debtor 2 | | | |
| | | Executed on08/22/2018 | B Evan | uted on | | | |
| | | MM / DD | | MM / DD / VVVV | | | |

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| Debtor 1 | Tuyunda | LaTris | Burks | Case Number (if known) |
|----------|------------|-------------|-----------|------------------------|
| | First Name | Middle Name | Last Name | |
| | | | | |

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

| ★ /s/ David Derrick Lugardo | Date | Date: 08/23/201 | 8 |
|--|---------|-------------------|---------|
| Signature of Attorney for Debtor | Bate | MM / DD / YYYY | |
| David Derrick Lugardo | | | |
| Printed name | | | |
| Geraci Law L.L.C. | | | |
| Firm name | | | |
| 55 E. Monroe St., #3400 | | | |
| Number Street | | | |
| | | | |
| Chicago | | 60603 | |
| Chicago City | ILState | 60603 ZIP Code | |
| Chicago City Contact Phone 312-332-1800 | | ZIP Code | law.com |
| City 212, 222, 1800 | State | ZIP Code | law.com |

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| Fill in this information to identify your case: | | | | | |
|---|--|--|--|--|--|
| Tuyunda | LaTris | Burks | | | |
| First Name | Middle Name | Last Name | | | |
| | | | | | |
| First Name | Middle Name | Last Name | | | |
| | | | | | |
| r | | (State) | | | |
| | Tuyunda First Name First Name Bankruptcy Court for the | Tuyunda LaTris First Name Middle Name First Name Middle Name Bankruptcy Court for the :NORTHERN District of | | | |

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

| Summarize Your Assets | |
|---|---|
| | Your assets Value of what you own |
| 1. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B | \$ 129,000 |
| 1b. Copy line 62, Total personal property, from Schedule A/B | \$ 19,950 |
| 1c. Copy line 63, Total of all property on Schedule A/B | \$ 148,950 |
| | |
| Part 2: Summarize Your Liabilities | |
| | Your liabilities Amount you owe |
| 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D | \$162,162 |
| 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F | <u>\$0</u> |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F | \$227,665 |
| | |
| Part 3: Summarize Your Liabilities | |
| 4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I | \$4,951.11 |
| Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J | \$3,553.00 |

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Case Number (if known)

Document Tuyunda LaTris Debtor 1 First Name Middle Name Last Name

| Part 4: | Answer These Questions for Administrative and Statistical Records | | | | | | |
|-------------------|---|---------------|--|--|--|--|--|
| _ | Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes | | | | | | |
| Your famil | What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. | | | | | | |
| | From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$ 3,213.33 | | | | | | |
| | e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : art 4 of Schedule E/F, copy the following: | Total claim | | | | | |
| | estic support obligations (Copy line 6a.) | \$_0.00 | | | | | |
| 9b. Taxe | es and certain other debts you owe the government. (Copy line 6b.) | \$_0.00 | | | | | |
| 9c. Clain | ns for death or personal injury while you were intoxicated. (Copy line 6c.) | \$_0.00 | | | | | |
| 9d. Stude | | | | | | | |
| | pations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.) | \$_0.00 | | | | | |
| 9f. Debt | s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) | \$_0.00 | | | | | |
| 9g. Tota l | I. Add lines 9a through 9f. | \$_135,537.53 | | | | | |

| Fill in this in | | our case and this filing | | Entered 08/27/18 (0 of 72 | 08:58:41 Desc | Main |
|--|---|--|--------------------------------------|--|--|---------------------------------------|
| | | | | 0 01 72 | | |
| Debtor 1 | Tuyunda | LaTris | Burks | | | |
| Dobtor 2 | First Name | Middle Name | Last Name | | | |
| Debtor 2 (Spouse, if filing) | First Name | Middle Name | Last Name | | | |
| United States | Pankruptov Court for the | <u>NORTHERN</u> District | of ILLINOIS | | | |
| United States | Bankrupicy Court for the . | NORTHERN DISTRICT | (State) | | | Check if this is an |
| Case Number (If known) | · | | | | _ | amended filing |
| | orm 106A/P | | | | | anchaca ming |
| | orm 106A/B | | | | | |
| Schedul | e A/B: Prope | erty | | | | 12/15 |
| ategory where esponsible for ages, write you | you think it fits best. I supplying correct info ur name and case num | Be as complete and ac ormation. If more space or (if known). Answe | curate as possible. If two ma | its in more than one category, rried people are filing together e sheet to this form. On the top e an Interest In | r, both are equally | |
| 01. Do you ow | n or have any legal or | equitable interest in a | ny residence, building, land, | or similar property? | | |
| No. | | | | | | |
| Yes. | Describe | | What is the property? Check | call that apply | | |
| 0050 C E | aintiald Acce | | Single-family home | . απ τη ατ αρριγ. | Do not deduct secured clain the amount of any secured (| • |
| | airfield Ave. ess, if available, or other de | escription | Duplex or multi-unit buildin | n | Creditors Who Have Claims | Secured by Property |
| Oli Cot dudi c | ooo, ii avallable, or other ac | Soonpaon | Condominium or cooperation | _ | Current value of the | Current value of the |
| | | | Manufactured or mobile ho | | entire property? | portion you own? |
| Chicago | | IL 60629 | Land | | s 129,000.00 | s 129,000.00 |
| City | | State ZIP Code | Investment property | | Ψ | Ψ |
| | | | Timeshare | | Describe the nature of ye | our ownership |
| County | | | Other | | interest (such as fee sim | = |
| | | | Who has an interest in the | property? Check one. | the entireties, or a life es | tat), if known. |
| | | | Debtor 1 only | , , , | | |
| | | | Debtor 2 only | | | |
| | | | Debtor 1 and Debtor 2 only | | Check if this is a cor | nmunity property |
| | | | At least one of the debtors | and another | (see instructions) | |
| | | | Other information you wish | to add about this item, such a | | |
| | | | property identification num | ber:19-13-408-031-000 | 00 | |
| 2. Add the dol | lar value of the portior | n you own for all of you | ır entries fro Part 1, includin | g any entries for pages | | |
| | | - | | | | \$129,000.00 |
| | | | | | | |
| Part 2: | Describe Your Vehicles | | | | | |
| Do you own, le | ease, or have legal or e | equitable interest in an | y vehicles, whether they are | registered or not? Include any | vehicles | |
| you own that so | omeone else drives. If y | ou lease a vehicle, also | report it on Schedule G: Exe | ecutory Contracts and Unexpire | d Leases. | |
| | s, trucks, tractors, spo | rt utility vehicles, moto | rcycles | | | |
| No. | December | | | | | |
| Yes. | Describe | Jeep | Who has an interest in the | property? Check one. | Do not deduct secured claim | ns or exemptions. Put |
| N | /lodel: | Patriot | Debtor 1 only | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | the amount of any secured of | claims on Schedule D: |
| | | 2017 | Debtor 2 only | | Creditors Who Have Claims | |
| Y | 'ear: | | Debtor 1 and Debtor 2 only | | Current value of the entire property? | Current value of the portion you own? |
| A | pproximate Mileage: | 24,000 | At least one of the debtors | and another | | |
| O | Other information: | | | | \$16,950.00 | \$16,950.00 |
| 2 | 2017 Jeep Patriot with o | over 24,000 miles | Check if this is commu instructions) | nity property (see | | |
| L | | | | | | |

Debtor 1 Tuyunda Case 18-24063

Doc 1

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| 04. | | Boats, trailers, mot | homes, ATVs and other recreational vehicles, other vehicles, and accessories ors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories | | | |
|------|------------------------------------|--|---|-------------|-------------------------------|--------------|
| 5. / | | | portion you own for all of your entries fro Part 2, including any entries for pages | | | \$ 16,950.00 |
| | you have at | tached for Part | 2. Write that number here> | | | \$ 16,950.00 |
| | Part 3: | escribe Your Pe | rsonal and Household Items | | | |
| Do | you own or | have any legal | or equitable interest in any of the following items? | por Do i | rrent value of trion you own? | ? |
| 06. | | I goods and furn Major appliances, to Describe | nishings furniture, linens, china, kitchenware | | | |
| | 163. | Describe | Furniture, linens, small appliances, table & chairs, bedroom set, miscellaneous household goods | \$500 | • | 500.00 |
| 07. | | Televisions and ra | dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games | | * | |
| | Yes. | Describe | TV, computer, printer, music collection, cell phone | \$2,000 | • | 2,000.00 |
| 08. | | Antiques and figuri | nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles | | \$ | |
| 09. | Examples: | t for sports and Sports, photograph | hobbies nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments | | \$ | 0.00 |
| | Yes. | Describe | | | \$ | 0.00 |
| 10. | Firearms Examples: | Pistols, rifles, shot | guns, ammunition, and related equipment | | <u> </u> | |
| | Yes. | Describe | | | \$ | 0.00 |
| 11. | Examples: | Everyday clothes, | furs, leather coats, designer wear, shoes, accessories | | | |
| | Yes. | Describe | Necessary wearing apparel | \$300 | \$ | 300.00 |
| 12. | Jewelry Examples: gold, silver No. | Everyday jewelry, | costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, | | | |
| | Yes. | Describe | Jewelry, costume jewelry | \$200 | \$ | 200.00 |
| 13. | Non-farm a Examples: | animals Dogs, cats, birds, ł | norses | | | |
| | Yes. | Describe | | | \$ | 0.00 |

Debtor 1

Tuyunda Case 18-24063

Doc 1

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| Entered 08/27/18 08:58:41 Page 12 of 2 pumber (if known) | Desc Main |
|---|-----------|
| health aids you did not list | |

| 14. | Any other personal and No. | household items you did not already list, including any health aids you did not list | |
|-----|---|--|--|
| | Yes. Describe | | \$ 0.00 |
| | | Il of your entries from Part 3, including any entries for pages you have attached | \$3,000.00 |
| | Danasila Vass | Financial Assets | |
| | -807 C -448 | al or equitable interest in any of the following? | Current value of the portion you own? Do not deduct secured claims or exemptions |
| 16. | Cash Examples: Money you have No. Yes. Describe | e in your wallet, in your home, in a safe deposit box, and on hand when you file your petition | |
| 17. | | gs, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, s. If you have multiple accounts with the same institution, list each. | \$ <u>0.0</u> 0 |
| | Yes. Describe | Account Type: Institution name: Checking Account Chase | \$ 0.00 \$ 0.00 |
| 18. | Bonds, mutual funds, or Examples: Bond funds, inve | r publicly traded stocks estment accounts with brokerage firms, money market accounts | |
| | Yes. Describe | Institution or issuer name: | \$ 0.00 |
| 19. | Non-publicly traded stoom No. Yes. Describe | ck and interests in incorporated and unincorporated businesses, including an interest in Name of Entity and Percent of Ownership: | · |
| 20. | Negotiable instruments incl | ate bonds and other negotiable and non-negotiable instruments ude personal checks, cashiers' checks, promissory notes, and money orders. are those you cannot transfer to someone by signing or delivering them. Issuer name: | \$ <u>0.0</u> 0 |
| 21. | Retirement or pension a Examples: Interests in IRA, No. | ccounts ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans | \$ <u>0.0</u> 0 |
| 22. | Yes. Describe Security deposits and pr | | \$0.00 |
| | | eposits you have made so that you may continue service or use from a company n landlords, prepaid rent, public utilities (electric, gas, water), telecommunications Institution name or individual: | |
| 23. | _ | r a periodic payment of money to you, either for life or for a number of years) | \$0.00 |
| | Yes. Describe | Issuer name and description: | s 0.00 |
| 24. | Interests in an education 26 U.S.C. §§ 530(b)(1), 529 No. | n IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. PA(b), and 529(b)(1). | <u> </u> |
| | Yes. Describe | Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): | \$0.00 |
| 25. | No. | re interests in property (other than anything listed in line 1), and rights or powers | |
| | Yes. Describe | | \$ <u>0.0</u> 0 |

Tuyunda Case 18-24063

Doc 1

Desc Main

| Deptor 1 |
|----------|
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Document Page 13 of 72 pumber (if known)

Last Name

| Yes. Describe | \$ 0.00 |
|---|--|
| 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. | · <u></u> |
| Yes. Describe Nursing License \$0 | \$0.00 |
| po Do | urrent value of the ortion you own? ont deduct secured claims exemptions |
| 28. Tax refunds owed to you No. | |
| Yes. Describe | \$0.00 |
| 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No. | |
| Yes. Describe | \$0.00 |
| 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. | |
| Yes. Describe | \$0.00 |
| 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: | |
| Yes. Describe Auto insurance \$0 Homeowner's insurance \$0 | \$ 0.00 |
| 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. | |
| Yes. Describe | \$0.00 |
| 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. | |
| Yes. Describe Wrongful death claim stemming from her husband's death against Holy Cross Hospital, City of Chicago, Emergency Room Care Pro Holy Cross Hospital, Mount Sinai Community Fou, Poma Clifton, MD, and Sinai Health System. Cook County Case #2016-L-011925 Debtor's attorney is Emilio Machado, 225 W. Washington, Ste 1600, Chicago, IL | \$0.00 |
| 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights No. | |
| Yes. Describe | \$0.00 |
| 35. Any financial assets you did not already list No. | |
| Yes. Describe | \$0.00 |
| 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here | \$0.00 |

Case 18-24063 Doc 1 Desc Main Tuyunda Debtor 1 Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes. Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... 0.00 41. Inventory No. Describe..... 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations Yes. Describe..... 0.00 44. Any business-related property you did not already list No. Yes. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ----Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Describe..... Yes. 0.00 48. Crops-either growing or harvested No. Yes. Describe.....

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

No. Yes.

Describe.....

0.00

0.00

Debtor 1 Tuyunda Case 18-24063 Doc 1 Filed 08/27/18 Entered 08/27/18 08:58:41 Desc Main Page 15 of 29 Description Page 15 De

| Farm and fishing supplies, chemicals, and feed No. | | |
|--|--|---------------|
| Yes. Describe | | |
| Any farm- and commercial fishing-related property you did not already list | | \$0.00 |
| No. | | |
| Yes. Describe | | \$0.00 |
| Add the dollar value of all of your entries from Part 6, including any entries fo for Part 6. Write that number here | · - · | \$0.00 |
| Part 7: Describe All Property You Own or Have an Interest in That You Did Not | List Above | |
| Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. | | |
| Yes. Describe | | \$ 0.00 |
| | | |
| Add the dollar value of all of your entries from Part 7. Write that number here | ······································ | \$0.00 |
| Part 8: List the Totals of Each Part of this Form | | |
| Part 1: Total real estate, line 2 | | \$ 129,000.00 |
| Part 2: Total vehicles, line 5 | \$ 16,950.00 | |
| Part 3: Total personal and household items, line 15 | \$ 3,000.00 | |
| Part 4: Total financial assets, line 36 | \$ 0.00 | |
| Part 5: Total business-related property, line 45 | \$ 0.00 | |
| Part 6: Total farm- and fishing-related property, line 52 | \$ 0.00 | |
| Part 7: Total other property not listed, line 54 | \$ 0.00 | |
| Total personal property. Add lines 56 through 61 | \$ 19,950.00 | \$ 19,950.00 |
| | | |
| Total of all property on Schedule A/B. Add line 55 + line 62 | | \$148,950.00 |

Official Form 106A/B Record # 791599 Schedule A/B: Property Page 6 of 6

Case 18-24063 Doc 1 Filed 08/27/18 Entered 08/27/18 08:58:41 Desc Main

| Fill in this in | nformation to identif | ry your case: | |
|---------------------|------------------------|------------------------------------|-----------|
| Debtor 1 | Tuyunda | LaTris | Burks |
| | First Name | Middle Name | Last Name |
| Debtor 2 | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States | Bankruptcy Court for t | he : <u>NORTHERN</u> District of _ | |
| Case Number | r | | (State) |
| (If known) | | | _ |

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

| Part 1: Identif | fy the Property You Claim as Exempt | | | |
|----------------------------|---|--------------------------------------|---|------------------------------------|
| Which set of ex | emptions are you claiming? Check | one only, even if your spo | ouse is filing with you. | |
| You are clair | ming state and federal nonbankrupto | cy exemptions . 11 U.S.C. | § 522(b)(3) | |
| You are clair | ming federal exemptions. 11 U.S.C. | § 522(b)(2) | | |
| . For any propert | y you list on <i>Schedule A/B</i> that yo | u claim as exempt, fill in | the information below. | |
| | on of the property and line on hat lists this property | Current value of the portion you own | Amount of the exemption you claim | Specific laws that allow exemption |
| | | Copy the value from Schedule A/B | Check only one box for each exemption | |
| Brief description: | 6052 S. Fairfield Ave. Chicago IL 60629 - Primary Residence | \$129,000 | \$ <u>15,000</u> | 735 ILCS 5/12-901 |
| Line from Schedule A/B: | 01 | | 100% of fair market value, up to any applicable statutory limit | |
| Brief description: | 2017 Jeep Patriot with over 24,000 miles | \$16,950 | \$ 2,400 | 735 ILCS 5/12-1001(c) |
| Line from Schedule A/B: | 03 | | 100% of fair market value, up to any applicable statutory limit | |
| Brief description: | Furniture, linens, small appliances, table & chairs, bedroom set, miscellaneous household goods | \$_500 | \$_500 | 735 ILCS 5/12-1001(b) |
| Line from Schedule A/B: | <u>06</u> | | 100% of fair market value, up to any applicable statutory limit | |
| Brief description: | TV, computer, printer, music collection, cell phone | \$_2,000 | \$ _ 2,000 | 735 ILCS 5/12-1001(b) |
| Line from Schedule A/B: | <u>07</u> | | 100% of fair market value, up to any applicable statutory limit | |
| | | | | |
| Official Form 106C | Record # 791599 | Schedule C: T | he Property You Claim as Exempt | Page 1 of 2 |

 Case 18-24063
 Doc 1
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 Desc Main

 nda
 LaTris
 Document
 Page 17 of 72 Case Number (if known)
 Debtor 1 Tuyunda Last Name First Name Middle Name

| Part 2: | Additional Page | | | | |
|-------------------------|---|--------------------------------------|---|--|-------------|
| | ription of the property and line on A/B that lists this property | Current value of the portion you own | Amount of the exemption you claim | Specific laws that allow ex | emption |
| | | Copy the value from Schedule A/B | Check only one box for each exemption | | |
| Brief description | Necessary wearing apparel | \$_ 300 | \$_300 | 735 ILCS 5/12-1001(a),(e) | |
| Line from Schedule A | <i>NB</i> : <u>11</u> | | 100% of fair market value, up to any applicable statutory limit | | |
| Brief description | Jewelry, costume jewelry | \$_ 200 | \$_200 | 735 ILCS 5/12-1001(b) | |
| Line from Schedule A | _{WB:} 12 | | 100% of fair market value, up to any applicable statutory limit | | |
| Brief description | | \$Unknown | \$115,000 | 735 ILCS 5/12 1001(h)(2) 735 ILCS 5/12-1001(h)(4) | |
| Line from Schedule A | Holy Cross Hospital, City of Chicago, Emergency Room Care WB: 33 | | 100% of fair market value, up to | | |
| | iming a homestead exemption of mor | o than \$160 3752 | | | |
| | adjustment on 4/01/19 and every 3 yea | | or after the date of adjustment | | |
| _ | adjustifierit on 4/01/19 and every 3 yea | is after that for cases filed of the | or after the date of adjustifient.) | | |
| No. | | | | | |
| | d you acquire the property covered by the | ne exemption within 1,215 day | ys before you filed this case? | | |
| ☐ No | | | | | |
| □Ye | S. | | | | |
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| | | | | | |
| Official Form | 106C Record # 791599 | Schedule C: The | Property You Claim as Exempt | | Page 2 of 2 |

| Fill in this is | Caco 19 2/ | | Eilad 1197/19 | Entered 08/27/1 | .8 08:58:41 | Desc Main | |
|-----------------------|---|-----------------------|---|---------------------------------|--|-----------------------------|--------------------------|
| riii iii tiiis ii | nformation to identify y | our case. | | 8 of 72 | | | |
| Debtor 1 | Tuyunda | LaTris | Burks | | | | |
| | First Name | Middle Name | Last Name | | | | |
| Debtor 2 | | | | | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | | | | |
| United States | s Bankruptcy Court for the : | <u>NORTHERN</u> Distr | | | | _ | |
| Case Numbe | er | | (State) | | | Check if this | s is an |
| (If known) | | | | | | amended fil | ing |
| Official F | orm 106D | | | | | | |
| Schedule | D: Creditors \ | Who Have Cl | aims Secured by P | roperty | | | 12/1 |
| | | | people are filing together, both | | r supplying correct | | |
| | more space is needed, es, write your name and | | Page, fill it out, number the er own). | ntries, and attach it to this t | form. On the top of a | ny | |
| | editors have claims sec | • | , | | | | |
| | | | rt with your other schedules. Yo | u have nothing else to reno | rt on this form | | |
| | ill in all of the information | | it mui your ourer sorieuules. 10 | a have nothing else to repo | it on and form. | | |
| Yes. F | ill in all of the information | n below. | | | | | |
| Part 1: | List All Secured Claims | | | | | | |
| | | | | | Column A | Column A | Column C |
| | | | e secured claim, list the creditor lar claim, list the other creditors | | Amount of claim | Value of collateral | Unsecured |
| | | • | er according to the creditors na | | Do not deduct the value of collateral | that supports this claim | portion If any |
| 2.1 Chrysl | | г | Describe the property that secure | es the claim: | \$ 24,903.00 | \$ 16,950.00 | \$ 7,953.00 |
| Chrysle Creditor's | er Capital | | 2017 Jeep Patriot with over 24,0 | | <u> </u> | Ψ | Ψ, |
| | (961275 | | .017 Jeep Fathot With Over 24,0 | oo miles | | | |
| Number | Street | | | | | | |
| | | | s of the date you file, the claim i | s: Check all that apply. | _ | | |
| Fort W | orth TX | (76161 | Contingent | | | | |
| City | | ate Zip Code | Unliquidated | | | | |
| Who owo | s the debt? Check one. | l | Disputed lature of Lien. Check all that apply | , | | | |
| _ | 1 only | j | An agreement you made (such as | | | | |
| Debtor | 2 only | • | car loan) | | | | |
| Debtor | 1 and Debtor 2 only | Į | Statutory lien (such as tax lien, m | echanic's lien) | | | |
| At leas | st one of the debtors and an | other | Judgment lien from a lawsuit | | | | |
| Check | c if this claim relates to a | l | Other (including a right to offset) | | | | |
| | nunity debt | 7-08-26 ı | | 1000 | | | |
| | t was incurred2017 | | ast 4 digits of account number | | \$ 7,000.00 | \$ 129,000.00 | * 0.00 |
| | Chicago Dept. of Water | | Describe the property that secure | | \$_7,000.00 | \$_129,000.00 | \$ <u>0.00</u> |
| Creditor's 333 S. | S Name State St. | | :052 S. Fairfield Ave. Chicago II Residence | _ 60629 - Primary | | | |
| Number | Street | | CONTROL | | | | |
| - | | | as of the date you file, the claim i | is: Check all that apply. | _ | | |
| Chicag | jo IL | 60680 | Contingent | | | | |
| City | <u> </u> | ate Zip Code | Unliquidated | | | | |
| | 4 1100 | l | Disputed | | | | |
| _ | s the debt? Check one. 1 only | 7] | lature of Lien. Check all that apply An agreement you made (such as | | | | |
| Debtor | • | ı | car loan) | s mortgage or secured | | | |
| Debtor | 1 and Debtor 2 only | | Statutory lien (such as tax lien, m | echanic's lien) | | | |
| At leas | st one of the debtors and an | other | Judgment lien from a lawsuit | | | | |
| Check | c if this claim relates to a | [| Other (including a right to offset) | | | | |
| | nunity debt | | | | | | |
| | t was incurred | | ast 4 digits of account number | | | | |
| Add the | dollar value of your ent | ries in Column A on | this page. Write that number | here: | \$ <u>31,903.00</u> | | |

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Debtor 1 Tuyunda LaTris Document Page 19 of 72 Case Number (if known)

| Part | Additional Page After Isiting any entries on this page, number 2.4, and so forth. | mber them beginning with 2.3, followed | Column A Amount of claim Do not deduct the value of collateral | Column A Value of collateral that supports this claim | Column C Unsecured portion If any |
|------|--|--|--|---|-----------------------------------|
| 2.3 | OCWEN | Describe the property that secures the claim: | \$ 130,259.00 | \$ <u>129,000.00</u> | \$ _1,259.00 |
| | Creditor's Name Po Box 24646 Number Street | 6052 S. Fairfield Ave. Chicago IL 60629 - Primary Residence | | | |
| | | As of the date you file, the claim is: Check all that apply. | _ | | |
| | West Palm Beach FL 33416 | Contingent Unliquidated | | | |
| | City State Zip Code | Disputed | | | |
| w | ho owes the debt? Check one. | Nature of Lien. Check all that apply. | | | |
| | Debtor 1 only | An agreement you made (such as mortgage or secured | | | |
| Ļ | Debtor 2 only | car loan) | | | |
| Ļ | Debtor 1 and Debtor 2 only | Statutory lien (such as tax lien, mechanic's lien) | | | |
| L | At least one of the debtors and another | Judgment lien from a lawsuit | | | |
| | Check if this claim relates to a community debt | Other (including a right to offset) | | | |
| Da | ate Debt was incurred2005-2018 | Last 4 digits of account number4514 | | | |

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>162,162.00</u>

| | Caso 19 2404 | 32 Doc 1 | Eilad 09/27/19 | Entered 08/27/18 08 | ·58·41 | Desc Main | I |
|---|--|---|---|---|--|--|--------------|
| Fill in this | s information to identify your | | | 0 of 72 | .00.11 | Dood Main | • |
| Dobtor 1 | Tuyunda | LaTris | Burks | | | | |
| Debtor 1 | First Name | Middle Name | Last Name | | | | |
| Debtor 2 | | | | | | | |
| (Spouse, if filir | ng) First Name | Middle Name | Last Name | | | | |
| United Sta | ates Bankruptcy Court for the : <u>h</u> | NORTHERN District | of <u>ILLINOIS</u> | | | | |
| Case Num | nber | | (State) | | | Check i | f this is an |
| (If known) | | | | | | amende | ed filing |
| Official | Form 106E/F | | | | | | |
| Schedu | le E/F: Creditors V | Vho Have U | nsecured Claims | i | | | 12/15 |
| ist the othe I/B: Propert reditors with eeded, cop | er party to any executory con ty (Official Form 106A/B) and th partially secured claims th | tracts or unexpired on Schedule G: Ex at are listed in Sch and and case numl | I leases that could result in recutory Contracts and Une redule D: Creditors Who Haves in the boxes on the left. A | is and Part 2 for creditors with NON a claim. Also list executory contrac expired Leases (Official Form 106G) we Claims Secured by Property. If many Attach the Continuation Page to this | ts on <i>Schedul</i> . Do not inclu- nore space is | <i>l</i> e de any | |
| | araditara baya priority upaga | urad alaima againa | nt you? | | | | |
| _ | creditors have priority unsec | ured claims agains | t your | | | | |
| Yes | Go to Part 2. | | | | | | |
| | | aims. If a creditor ha | as more than one priority uns | secured claim, list the creditor separate | telv for each cl | aim. For | |
| each cla nonprior | aim listed, identify what type of rity amounts. As much as poss | claim it is. If a clain claims | n has both priority and nonpr in alphabetical order accordi | iority amounts, list that claim here an ng to the creditor's name. If you have olds a particular claim, list the other cr | d show both poet than two | riority and o priority | |
| (For an | explanation of each type of cla | aim, see the instruct | ions for this form in the instru | • | Total claim | Priority | Nonpriority |
| | _ | | | | Total Claim | amount | amount |
| Part 2: | List All of Your NONPRIORIT | TY Unsecured Claim | 5 | | | | |
| 3. Do any | creditors have nonpriority un | secured claims ag | ainst you? | | | | |
| No. | You have nothing to report in | this part. Submit th | nis form to the court with your | r other schedules. | | | |
| Yes | | | | | | | |
| nonprio | rity unsecured claim, list the cr | editor separately for | r each claim. For each claim | or who holds each claim. If a credito listed, identify what type of claim it is itors in Part 3.If you have more than t | . Do not list cla | aims already | |
| claims fi | II out the Continuation Page o | f Part 2. | | | | | Total claim |
| 4.1 AES | s/ESA | Las | st 4 digits of account number | 0004 | | | \$ 9,297.53 |
| | or's Name Box 61047 | Wh | en was the debt incurred? | 2007-2018 | | | |
| Numb | | | en was the dept incurred: | | | | |
| | | As | of the date you file, the claim | is: Check all that apply. | | | |
| Harr | iohura DA | 17106 | Contingent | | | | |
| City | | Zip Code | Unliquidated | | | | |
| Who or | wes the debt? Check one. | · ⊔ | Disputed | | | | |
| = | otor 1 only otor 2 only | Tue | oo of NONDRIORITY upgoours | ad claim: | | | |
| = | of 2 only stor 1 and Debtor 2 only | | oe of NONPRIORITY unsecure Student loans. | a odiii. | Interest keep | s running on most | |
| = | east one of the debtors and anothe | | Obligations arising out of a sepa | ration agreement or divorce | | eable debts including | • |
| = | eck if this claim relates to a | | that you did not report as priority | - | | ucational debts. You e is over than you did | • |
| con | nmunity debt | | Debts to pension or profit-sharing | g plans, and other similar debts | | , | J |
| | claim subject to offest? | _ | | | | | |
| No Dy- | | | Other. Specify | | | | |
| Yes | | | | | | | |

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Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** ATG Credit \$ 26.00 Last 4 digits of account number _ Creditor's Name 1700 W. Cortland St. When was the debt incurred? Number Suite 2 As of the date you file, the claim is: Check all that apply. Contingent 60622 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Debt Owed Yes ATG Credit \$ 34.00 Last 4 digits of account number 4.3 Creditor's Name 1700 W. Cortland St When was the debt incurred? Number Street Suite 2 As of the date you file, the claim is: Check all that apply. Contingent Chicago 60622 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Debt Owed Yes ATG Credit \$ 215.00 8753 Last 4 digits of account number 4.4 Creditor's Name 1700 W. Cortland St. When was the debt incurred? Number Suite 2 As of the date you file, the claim is: Check all that apply. Contingent Chicago 60622 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Debt Owed Yes

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Debtor 1 Tuyunda LaTris Document Page 22 of 72 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** ATG Credit \$ 400.00 Last 4 digits of account number _ Creditor's Name 1700 W. Cortland St. When was the debt incurred? Number Suite 2 As of the date you file, the claim is: Check all that apply. Contingent 60622 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Debt Owed Yes ATG Credit \$ 1,059.00 Last 4 digits of account number 4.6 Creditor's Name 1700 W. Cortland St When was the debt incurred? Number Street Ste 2 As of the date you file, the claim is: Check all that apply. Contingent Chicago 60622 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Debt Owed Yes ATG Credit 5176 \$ 1,235.00 Last 4 digits of account number 4.7 Creditor's Name 1700 W. Cortland St. When was the debt incurred? Number Suite 2 As of the date you file, the claim is: Check all that apply. Contingent Chicago 60622 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Debt Owed

Yes

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Case Number (if known) Document Tuyunda LaTris Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capital One Bank \$ 357.69 Last 4 digits of account number _ Creditor's Name PO Box 71083 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent NC 28272 Charlotte Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Yes Check Into Cash Inc. \$ 288.75 Last 4 digits of account number 4.9 Creditor's Name PO Box 550 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Cleveland 37364 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify PayDay Loan Yes Check Smart **\$** 600.00 Last 4 digits of account number _ 4.10 Creditor's Name When was the debt incurred? 12601 S. Western Ave As of the date you file, the claim is: Check all that apply. Contingent Blue Island 60406 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only

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Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** City of Chicago - Dept of Revenue \$ 512.40 Last 4 digits of account number Creditor's Name 111 W Jackson Blvd When was the debt incurred? Number Suite 600 As of the date you file, the claim is: Check all that apply. Contingent 60602 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Fines Yes City of Chicago Dept. of Finance \$ 6,258.33 Last 4 digits of account number 4.12 Creditor's Name 333 S. State St. When was the debt incurred? Number Suite 330 As of the date you file, the claim is: Check all that apply. Contingent Chicago 60604 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Fines Yes Commonwealth Edison Company **\$** 14,401.95 Last 4 digits of account number _ 4.13 Creditor's Name 3 Lincoln Centre When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Oakbrook Terrace 60181 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a

community debt

No

Yes

Is the claim subject to offest?

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify __Utility Bills/Cellular Service

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Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim ECMC** \$ 7,071.55 Last 4 digits of account number Creditor's Name PO Box 16408 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Saint Paul MN 55116 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Debt Owed Yes Elmhurst Memorial Hospital \$ 150.00 Last 4 digits of account number 4.15 Creditor's Name 200 Berteau When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Elmhurst 60126 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes 4.16 FED LOAN SERV 0005 **\$** 99.00 Last 4 digits of account number Creditor's Name 2010-2018 Po Box 60610 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Harrisburg Unliquidated Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Interest keeps running on most Debtor 1 and Debtor 2 only non-dischargeable debts including student loans, Obligations arising out of a separation agreement or divorce At least one of the debtors and another and other educational debts. You may owe more that you did not report as priority claims Check if this claim relates to a after the case is over than you did before filing. community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest?

No

Yes

Official Form 106E/F

Other. Specify _

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Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** FED LOAN SERV \$ 1,246.00 Last 4 digits of account number _ Creditor's Name 2009-2018 Po Box 60610 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Harrisburg PA 17106 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Interest keeps running on most Debtor 1 and Debtor 2 only Student loans. non-dischargeable debts including student loans, At least one of the debtors and another Obligations arising out of a separation agreement or divorce and other educational debts. You may owe more that you did not report as priority claims Check if this claim relates to a after the case is over than you did before filing. Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes FED LOAN SERV Last 4 digits of account number 0010 \$ 3,952.00 4.18 Creditor's Name 2011-2018 Po Box 60610 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Harrisburg 17106 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Interest keeps running on most Debtor 1 and Debtor 2 only Student loans. non-dischargeable debts including student loans, At least one of the debtors and another Obligations arising out of a separation agreement or divorce and other educational debts. You may owe more that you did not report as priority claims Check if this claim relates to a after the case is over than you did before filing. community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify _ Yes 4.19 FED LOAN SERV 8000 \$ 5,306.00 Last 4 digits of account number Creditor's Name 2009-2018 Po Box 60610 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Harrisburg Unliquidated Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Interest keeps running on most Debtor 1 and Debtor 2 only

non-dischargeable debts including student loans,

and other educational debts. You may owe more

after the case is over than you did before filing.

At least one of the debtors and another

Check if this claim relates to a

community debt Is the claim subject to offest?

No

Yes

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify _

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Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** FED LOAN SERV \$ 5,608.00 Last 4 digits of account number _ Creditor's Name 2008-2018 Po Box 60610 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Harrisburg PA 17106 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Interest keeps running on most Debtor 1 and Debtor 2 only Student loans. non-dischargeable debts including student loans, At least one of the debtors and another Obligations arising out of a separation agreement or divorce and other educational debts. You may owe more that you did not report as priority claims Check if this claim relates to a after the case is over than you did before filing. Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes FED LOAN SERV Last 4 digits of account number 0003 \$ 6,761.00 4.21 Creditor's Name 2009-2018 Po Box 60610 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Harrisburg 17106 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Interest keeps running on most Debtor 1 and Debtor 2 only Student loans. non-dischargeable debts including student loans, At least one of the debtors and another Obligations arising out of a separation agreement or divorce and other educational debts. You may owe more that you did not report as priority claims Check if this claim relates to a after the case is over than you did before filing. community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify _ Yes FED LOAN SERV 0002 **\$** 6.864.00 Last 4 digits of account number 4.22 Creditor's Name 2008-2018 Po Box 60610 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Harrisburg Unliquidated Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Interest keeps running on most Debtor 1 and Debtor 2 only non-dischargeable debts including student loans, Obligations arising out of a separation agreement or divorce At least one of the debtors and another and other educational debts. You may owe more

after the case is over than you did before filing.

Check if this claim relates to a

community debt Is the claim subject to offest?

No

Yes

Official Form 106E/F

that you did not report as priority claims

Other. Specify _

Debts to pension or profit-sharing plans, and other similar debts

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Tuyunda LaTris Debtor 1 Last Name First Name

| Pa | Your NONPRIORITY Unsecured Claims - 0 | Continuation Page | |
|-------|---|---|--|
| After | listing any entries on this page, number them I | beginning with 4.4, followed by 4.5, and so forth. | Total Claim |
| 4.23 | FED LOAN SERV | Last 4 digits of account number 0012 | \$ <u>7,894.00</u> |
| | Creditor's Name | When was the debt incurred? 2013-2018 | |
| | Po Box 60610 | When was the debt incurred? | |
| | Number Street | | |
| | | As of the date you file, the claim is: Check all that apply. | |
| | Harrisburg PA 17106 | Contingent | |
| | City State Zip Code | Unliquidated | |
| | Who owes the debt? Check one. | Disputed | |
| | Debtor 1 only | | |
| | Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| | Debtor 1 and Debtor 2 only | Student loans. | Interest keeps running on most |
| | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | non-dischargeable debts including student loans, and other educational debts. You may owe more |
| | Check if this claim relates to a | that you did not report as priority claims | after the case is over than you did before filing. |
| | community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| | Is the claim subject to offest? | _ | |
| | No □ | Other. Specify | |
| | ∐Yes I FED LOAN SERV | Last 4 digits of account number 0004 | \$ 10,745.00 |
| 4.24 | | Last 4 digits of account number 0004 | \$ <u>_10,745.00</u> _ |
| | Creditor's Name Po Box 60610 | When was the debt incurred? 2009-2018 | |
| | Number Street | | |
| | | As of the date you file the element. Check all that each | |
| | | As of the date you file, the claim is: Check all that apply. | |
| | Harrisburg PA 17106 | ☐ Contingent ☐ Unliquidated | |
| | City State Zip Code | Disputed | |
| | Who owes the debt? Check one. | Disputed | |
| | Debtor 1 only | | |
| | Debtor 2 only | Type of NONPRIORITY unsecured claim: | lata ant la comunica de soci |
| | Debtor 1 and Debtor 2 only | Student loans. | Interest keeps running on most non-dischargeable debts including student loans, |
| | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | and other educational debts. You may owe more |
| | Check if this claim relates to a community debt | that you did not report as priority claims | after the case is over than you did before filing. |
| | Is the claim subject to offest? | Debts to pension or profit-sharing plans, and other similar debts | |
| | No | Other. Specify | |
| | Yes | Other. opcony | |
| 4.25 | FED LOAN SERV | Last 4 digits of account number 0009 | \$ _18,817.00 |
| | Creditor's Name | 0044 0040 | |
| | Po Box 60610 | When was the debt incurred? 2011-2018 | |
| | Number Street | | |
| | | As of the date you file, the claim is: Check all that apply. | |
| | | Contingent | |
| | Harrisburg PA 17106 | Unliquidated | |
| | City State Zip Code Who owes the debt? Check one. | Disputed | |
| | Debtor 1 only | | |
| | Debtor 2 only | Type of NONPRIORITY unsecured claim: | |
| | Debtor 1 and Debtor 2 only | Student loans. | Interest keeps running on most |
| | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | non-dischargeable debts including student loans, |
| | Check if this claim relates to a | that you did not report as priority claims | and other educational debts. You may owe more after the case is over than you did before filing. |
| | community debt | Debts to pension or profit-sharing plans, and other similar debts | |
| | Is the claim subject to offest? | | |
| | No | Other. Specify | |
| | Yes | | |

Document Tuyunda LaTris

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| After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total Claim | | | | | |
|---|--|---|--|--|--|
| 4.26 | FED LOAN SERV | Last 4 digits of account number 0006 | | \$ 19,669.00 | |
| 0 | Creditor's Name | | | | |
| | Po Box 60610 | When was the debt incurred? 2010 | -2018 | | |
| | Number Street | | | | |
| | | As of the date you file, the claim is: Check al | I that apply. | | |
| | | Contingent | , , , , , | | |
| | Harrisburg PA 17106 | Unliquidated | | | |
| ١., | City State Zip Code Who owes the debt? Check one. | Disputed | | | |
| " | _ | | | | |
| | Debtor 1 only | | | | |
| | Debtor 2 only Type of NONPRIORITY unsecured | | | Interest keeps running on most | |
| | Debtor 1 and Debtor 2 only | Student loans. | Obligations arising out of a separation agreement or divorce | | |
| | At least one of the debtors and another | | | | |
| L | Check if this claim relates to a | that you did not report as priority claims | . 0 2 2 | after the case is over than you did before filing. | |
| 19 | community debt s the claim subject to offest? | Debts to pension or profit-sharing plans, and | other similar debts | | |
| Ï | No | O+ 0if: | | | |
| Ī | Yes | Other. Specify | | | |
| 4 27 | FED LOAN SERV | Last 4 digits of account number0011 | | \$ 22,455.00 | |
| 4.27 | Creditor's Name | Last 4 digits of account number | | <u> </u> | |
| | Po Box 60610 | When was the debt incurred? 2011 | -2018 | | |
| | Number Street | | | | |
| | | As of the date was file the alaim in Observal | II 4b-44b. | | |
| | | As of the date you file, the claim is: Check al | тпат арріу. | | |
| | Harrisburg PA 17106 | Contingent | | | |
| | City State Zip Code | Unliquidated | | | |
| <u> </u> | Who owes the debt? Check one. | Disputed | | | |
| | Debtor 1 only | | | | |
| <u> </u> | Debtor 2 only | Type of NONPRIORITY unsecured claim: | | | |
| | Debtor 1 and Debtor 2 only | Student loans. | | Interest keeps running on most | |
| | At least one of the debtors and another | Obligations arising out of a separation agreen | nent or divorce | non-dischargeable debts including student loans, and other educational debts. You may owe more | |
| | Check if this claim relates to a | that you did not report as priority claims | | after the case is over than you did before filing. | |
| ١. | community debt | Debts to pension or profit-sharing plans, and | | | |
| | s the claim subject to offest? | _ | | | |
| | No | Other. Specify | | | |
| H | Yes | 0001 | | ↑ 5.445.00 | |
| 4.28 | Fifth Third BANK | Last 4 digits of account number0001 | | \$ <u>5,445.00</u> | |
| | Creditor's Name 111 Washington Ave S Ste | When was the debt incurred? 2014 | -2015 | | |
| | Number Street | | | | |
| | . Girot | | | | |
| | | As of the date you file, the claim is: Check al | I that apply. | | |
| | Minneapolis MN 55401 | Contingent | | | |
| | City State Zip Code | Unliquidated | | | |
| v | Who owes the debt? Check one. | Disputed | | | |
| | Debtor 1 only | | | | |
| | Debtor 2 only | Type of NONPRIORITY unsecured claim: | | | |
| | Debtor 1 and Debtor 2 only | Student loans. | | Interest keeps running on most | |
| [| At least one of the debtors and another | Obligations arising out of a separation agreen | nent or divorce | non-dischargeable debts including student loans, | |
| 7 | Check if this claim relates to a | that you did not report as priority claims | | and other educational debts. You may owe more after the case is over than you did before filing. | |
| " | community debt | Debts to pension or profit-sharing plans, and | other similar debts | | |
| ls | s the claim subject to offest? | | | | |
| | No | Other. Specify | | | |
| 1 L | Yes | | | | |

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Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Fire Unlimited \$ 15,000.00 Last 4 digits of account number Creditor's Name 4650 W. Spencer St When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent W/I 54914 Appleton Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Debt Owed Yes First Premier BANK NULL \$ 308.00 Last 4 digits of account number 4.30 Creditor's Name 2013-2016 When was the debt incurred? 601 S Minnesota Ave Number Street As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls 57104 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes NULL First Premier BANK **\$** 451.00 Last 4 digits of account number 4.31 Creditor's Name 2014-2016 When was the debt incurred? 601 S Minnesota Ave As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls SD 57104 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a

community debt

No

Yes

Is the claim subject to offest?

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify __ Credit Card or Credit Use

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Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Illinois State Toll Hwy Auth \$ 5,000.00 Last 4 digits of account number Creditor's Name 2700 Ogden Ave When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60515-1703 **Downers Grove** IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Fines Yes Illinois Student Assistance Commission \$ 9,455.93 Last 4 digits of account number 4.33 Creditor's Name 1755 Lake Cook Rd. When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Deerfield 60015 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Debt Owed Yes Medicredit, INC **\$** 59.00 1197 Last 4 digits of account number 4.34 Creditor's Name 2017-2017 Po Box 1629 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Maryland Heights MO 63043 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest?

No

Yes

Other. Specify Medical Debt

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Case Number (if known) Document Tuyunda LaTris Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Medicredit, INC \$ 66.00 Last 4 digits of account number _ Creditor's Name 2017-2017 Po Box 1629 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Maryland Heights MO 63043 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes Medicredit, INC 5867 \$ 273.00 Last 4 digits of account number 4.36 Creditor's Name 2017-2017 Po Box 1629 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Maryland Heights MO 63043 Unliquidated City Zip Code State Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes Medicredit, INC \$ 281.00 4842 Last 4 digits of account number 4.37 Creditor's Name 2017-2017 Po Box 1629 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Maryland Heights MO 63043 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Yes

that you did not report as priority claims

Other. Specify Medical Debt

Debts to pension or profit-sharing plans, and other similar debts

Page 33 of 72 Document Tuyunda LaTris Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Medicredit, INC \$ 725.00 Last 4 digits of account number _ Creditor's Name 2017-2017 Po Box 1629 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Maryland Heights MO 63043 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes Mercy Hospital \$ 1,500.00 Last 4 digits of account number 4.39 Creditor's Name 2018 When was the debt incurred? 2525 S. Michigan Ave Number Street As of the date you file, the claim is: Check all that apply. Contingent 60616-2332 Chicago Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical/Dental Services Yes Navient 0919 \$ 4,334.00 Last 4 digits of account number 4.40 Creditor's Name 2007-2018 When was the debt incurred? Po Box 9500 Number As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre 18773 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Interest keeps running on most Debtor 1 and Debtor 2 only non-dischargeable debts including student loans, Obligations arising out of a separation agreement or divorce At least one of the debtors and another and other educational debts. You may owe more

Check if this claim relates to a

Is the claim subject to offest?

community debt

No

Yes

Official Form 106E/F

after the case is over than you did before filing.

that you did not report as priority claims

Other. Specify _

Debts to pension or profit-sharing plans, and other similar debts

Document Tuyunda LaTris

Page 34 of 72 Case Number (if known) Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

| er listing any entries on this page, number then | n beginning with 4.4, followed by 4.5, a | nd so forth. | Total Claim |
|--|--|--------------------------------|---|
| Navient Navient | Last 4 digits of account number _ | 0919 | \$ _7,045.00 |
| Creditor's Name | | 0007 0040 | |
| Po Box 9500 | When was the debt incurred? | 2007-2018 | |
| Number Street | | | |
| | As of the date you file, the claim is | : Check all that apply. | |
| | Contingent | | |
| Wilkes Barre PA 18773 | Unliquidated | | |
| City State Zip Code | Disputed | | |
| Who owes the debt? Check one. | Disputed | | |
| Debtor 1 only | | | |
| Debtor 2 only | Type of NONPRIORITY unsecured | claim: | |
| Debtor 1 and Debtor 2 only | Student loans. | | Interest keeps running on most non-dischargeable debts including student loans, |
| At least one of the debtors and another | Obligations arising out of a separate | tion agreement or divorce | and other educational debts. You may owe more |
| Check if this claim relates to a | that you did not report as priority cl | aims | after the case is over than you did before filing. |
| community debt | Debts to pension or profit-sharing | plans, and other similar debts | |
| Is the claim subject to offest? | | | |
| No | Other. Specify | | |
| Yes | | | |
| Park Management | Last 4 digits of account number _ | 2340 | \$ <u>605.00</u> |
| Creditor's Name | | | |
| 6254 S. Whipple | When was the debt incurred? | | |
| Number Street | | | |
| | As of the date you file, the claim is | : Check all that apply. | |
| | Contingent | | |
| Blue Island IL 60406 | Unliquidated | | |
| City State Zip Code | | | |
| Who owes the debt? Check one. | Disputed | | |
| Debtor 1 only | | | |
| Debtor 2 only | Type of NONPRIORITY unsecured | claim: | |
| Debtor 1 and Debtor 2 only | Student loans. | | |
| At least one of the debtors and another | Obligations arising out of a separa | tion agreement or divorce | |
| Check if this claim relates to a | that you did not report as priority cl | aims | |
| community debt | Debts to pension or profit-sharing | plans, and other similar debts | |
| Is the claim subject to offest? | | | |
| No | Other. Specify Debt Owed | | |
| Yes | | | |
| Payday Loan Store | Last 4 digits of account number _ | | \$ <u>1,000.00</u> |
| Creditor's Name | Ŭ - | | |
| 1215 E. 87th St. | When was the debt incurred? | | |
| Number Street | | | |
| | A a of the date way file the plains in | . Objects all that and by | |
| | As of the date you file, the claim is | : Cneck all that apply. | |
| Chicago IL 60619 | Contingent | | |
| City State Zip Code | Unliquidated | | |
| Who owes the debt? Check one. | Disputed | | |
| Debtor 1 only | | | |
| Debtor 2 only | Type of NONPRIORITY unsecured | claim: | |
| Debtor 1 and Debtor 2 only | Student loans. | | |
| At least one of the debtors and another | Obligations arising out of a separa | tion agreement or divorce | |
| | that you did not report as priority of | • | |
| Check if this claim relates to a community debt | Debts to pension or profit-sharing | | |
| Is the claim subject to offest? | Depts to perision or profit-snaring p | piano, and other Similar Gebts | |
| No | Other. Specify PayDay Loan | | |
| Yes | Other. Specify FayDay Loan | | |
| <u> П гез</u> | | | |

Schedule E/F: Creditors Who Have Unsecured Claims

മൂറ്റൂument Tuyunda LaTris

Page 35 of 72 Case Number (if known) Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

| After I | listing any entries on this page, number them b | eginning with 4.4, followed by 4.5, and so forth. | l otal Claim | | | |
|--|---|---|---------------------|--|--|--|
| 4.44 | Quantum3 Group | Last 4 digits of account number | <u>\$ 22,276.71</u> | | | |
| | Creditor's Name | When we should be be to see a 10 | | | | |
| | PO Box 788 | When was the debt incurred? | | | | |
| | Number Street | | | | | |
| | | As of the date you file, the claim is: Check all that apply. | | | | |
| | Kirkland WA 98083 | Contingent | | | | |
| | City State Zip Code | Unliquidated | | | | |
| , | Who owes the debt? Check one. | Disputed | | | | |
| | Debtor 1 only | | | | | |
| | Debtor 2 only | Type of NONPRIORITY unsecured claim: | | | | |
| | Debtor 1 and Debtor 2 only | Student loans. | | | | |
| | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce that you did not report as priority claims | | | | |
| | Check if this claim relates to a | | | | | |
| | community debt | Debts to pension or profit-sharing plans, and other similar debts | | | | |
| | Is the claim subject to offest? | | | | | |
| | ■ No | Other. Specify Debt Owed | | | | |
| | L Yes | | + 4 500 00 | | | |
| 4.45 | Rush University Medical Center | Last 4 digits of account number | \$ <u>1,500.00</u> | | | |
| | Creditor's Name 1700 W. Van Buren St. | When was the debt incurred? 2018 | | | | |
| | Number Street | | | | | |
| | Number Street | | | | | |
| | | As of the date you file, the claim is: Check all that apply. | | | | |
| | Chicago IL 60612 | Contingent | | | | |
| City State Zip Code Who owes the debt? Check one. | | Unliquidated | | | | |
| | | Disputed | | | | |
| | Debtor 1 only | | | | | |
| Debtor 2 only Debtor 1 and Debtor 2 only | | Type of NONPRIORITY unsecured claim: | | | | |
| | | Student loans. | | | | |
| | At least one of the debtors and another | Obligations arising out of a separation agreement or divorce | | | | |
| | Check if this claim relates to a | that you did not report as priority claims | | | | |
| | community debt | Debts to pension or profit-sharing plans, and other similar debts | | | | |
| | Is the claim subject to offest? | - M. I. VD. 440. | | | | |
| | Yes | Other. Specify Medical/Dental Services | | | | |
| | T Mobile | Last 4 digits of account number 5702 | \$ 397.00 | | | |
| 4.46 | Creditor's Name | Last 4 digits of account number 5702 | \$ <u>-001.00</u> | | | |
| | 8014 Bayberry Rd | When was the debt incurred? | | | | |
| | Number Street | | | | | |
| | | As of the date you file, the claim is: Check all that apply. | | | | |
| | | Contingent | | | | |
| Jacksonville FL 32256 City State Zip Code | | Unliquidated | | | | |
| | | ☐ Disputed | | | | |
| ' | Who owes the debt? Check one. | | | | | |
| | Debtor 1 only | | | | | |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another | | Type of NONPRIORITY unsecured claim: | | | | |
| | | ☐ Student loans. | | | | |
| | | Obligations arising out of a separation agreement or divorce | | | | |
| | Check if this claim relates to a | that you did not report as priority claims | | | | |
| | community debt Is the claim subject to offest? | Debts to pension or profit-sharing plans, and other similar debts | | | | |
| | No | Other. Specify Utility Bills/Cellular Service | | | | |
| | Yes | Outer. Specify | | | | |
| | | | | | | |

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Case Number (if known) Document Tuyunda Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Washington Mutual Bank \$ 373.00 Last 4 digits of account number Creditor's Name PO Box 99604 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent TX 76096 Arlington Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Debt Owed Yes WF/EFS Last 4 digits of account number 8364 \$ 0.00 4.48 Creditor's Name 2009-2010 Po Box 13667 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Sacramento 95853 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Interest keeps running on most Debtor 1 and Debtor 2 only Student loans. non-dischargeable debts including student loans, At least one of the debtors and another Obligations arising out of a separation agreement or divorce and other educational debts. You may owe more that you did not report as priority claims Check if this claim relates to a after the case is over than you did before filing. community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify _ Yes WF/EFS 8377 \$ 0.00 Last 4 digits of account number _ 4.49 Creditor's Name 2009-2010 Po Box 13667 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Sacramento CA 95853 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Interest keeps running on most Debtor 1 and Debtor 2 only non-dischargeable debts including student loans, Obligations arising out of a separation agreement or divorce At least one of the debtors and another and other educational debts. You may owe more that you did not report as priority claims

after the case is over than you did before filing.

Check if this claim relates to a

Is the claim subject to offest?

community debt

No

Yes

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify _

Doc 1 Filed 08/27/18 Entered 08/27/18 08:58:41 Desc Main Case 18-24063

Page 37 of 72 **ը**ջcument Tuyunda LaTris Debtor 1

| ting any entries on this page, number then | beginning with 4.4, followed by 4.5, ar | nd so forth. | Total Clai |
|--|---|-------------------------------|--|
| WF/EFS | Last 4 digits of account number | 7193 | \$ <u>0.00</u> |
| Creditor's Name Po Box 13667 | When was the debt incurred? | 2009-2010 | |
| Number Street | when was the dept incurred? | | |
| | A cof the data way file the plains in | . Ohaali all that anali | |
| | As of the date you file, the claim is | : Спеск ан тпат арріу. | |
| Sacramento CA 95853 | Contingent | | |
| City State Zip Code | Unliquidated | | |
| The owes the debt? Check one. Debtor 1 only | Disputed | | |
| Debtor 2 only | Type of NONPRIORITY uncocured | olaim: | |
| Debtor 1 and Debtor 2 only | Type of NONPRIORITY unsecured of Student loans. | ciaiii. | Interest keeps running on most |
| At least one of the debtors and another | Obligations arising out of a separat | ion agreement or divorce | non-dischargeable debts including student loan |
| Check if this claim relates to a | that you did not report as priority cla | - | and other educational debts. You may owe mor |
| community debt | Debts to pension or profit-sharing p | | after the case is over than you did before filing. |
| the claim subject to offest? | | , | |
| No | Other. Specify | | |
| Yes | | | |
| WF/EFS | Last 4 digits of account number _ | 7205 | \$ <u>0.00</u> |
| Creditor's Name | | 2009-2010 | |
| Po Box 13667 | When was the debt incurred? | 2009-2010 | |
| Number Street | | | |
| | As of the date you file, the claim is: | : Check all that apply. | |
| 0.4.05050 | Contingent | | |
| Sacramento CA 95853 | Unliquidated | | |
| City State Zip Code //ho owes the debt? Check one. | Disputed | | |
| Debtor 1 only | _ | | |
| Debtor 2 only | Type of NONPRIORITY unsecured | claim: | |
| Debtor 1 and Debtor 2 only | Student loans. | | Interest keeps running on most |
| At least one of the debtors and another | Obligations arising out of a separat | ion agreement or divorce | non-dischargeable debts including student loan |
| Check if this claim relates to a | that you did not report as priority cla | aims | and other educational debts. You may owe mor after the case is over than you did before filing. |
| community debt | Debts to pension or profit-sharing p | lans, and other similar debts | and the case is over than you did before hims. |
| the claim subject to offest? | | | |
| No | Other. Specify | | |
| Yes | | | |
| World Financial Network Bank | Last 4 digits of account number | 1386 | \$ <u>247.00</u> |
| Creditor's Name | When was the debt incurred? | | |
| 120 Corporate Blvd | When was the debt incurred? | | |
| Number Street | | | |
| Suite 1 | As of the date you file, the claim is | : Check all that apply. | |
| Norfolk VA 23502 | Contingent | | |
| City State Zip Code | Unliquidated | | |
| 'ho owes the debt? Check one. | Disputed | | |
| Debtor 1 only | | | |
| Debtor 2 only | Type of NONPRIORITY unsecured | claim: | |
| Debtor 1 and Debtor 2 only | Student loans. | | |
| At least one of the debtors and another | Obligations arising out of a separat | ion agreement or divorce | |
| Check if this claim relates to a | that you did not report as priority cla | aims | |
| community debt | Debts to pension or profit-sharing p | lans, and other similar debts | |
| the claim subject to offest? | | | |
| No | Other. Specify Credit Card or | Credit Use | |
| Yes | _ | | |

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 <u>Tuyu</u>nda

LaTris

Document

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Add the Amounts for Each Type of Unsecured Claim

| l | 6. | Total the amounts of certain types of unsecured claims. | This information is for statistical reporting purposes only. 28 U.S.C. § 159. |
|---|----|---|---|
| ı | | Add the amounts for each type of unsecured claim. | |

| | | | Total claim | |
|-----------------------------|--|------------|------------------------------|------------------|
| Total claims | 6a. Domestic support obligations | 6a. | \$ | 0.00 |
| from Part 1 | 6b. Taxes and Certain other debts you owe the government | 6b. | \$0 | 0.00 |
| | 6c. Claims for death or personal injury while you were intoxicated | 6c. | \$0 | 0.00 |
| | 6d. Other. Add all other priority unsecured claims. Write that amount here. | 6d. | \$ | 0.00 |
| | 6e. Total. Add lines 6a through 6d. | 6e. | \$ | 0.00 |
| | | | | |
| | | | Total claim | |
| Total claims | 6f. Student loans | 6f. | Total claim \$135,537 | 7.53 |
| Total claims from Part 2 | 6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6f. 6g. | \$135,537 | 7.53 0.00 |
| | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority | | \$ | |
| | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other | 6g. | \$ | 0.00 |

| Fil | ll in this in | Caso 19 formation to iden | | Filad 09/27/19 | | ed 08/27/18 08:58:41 9 of 72 | Desc Main | |
|-----------------------------|--|--|---|--|--|--|------------------------------------|-------|
| De | ebtor 1 | Tuyunda | LaTris | Burks | | | | |
| De | EDIOI I | First Name | Middle Name | Last Name | - | | | |
| | ebtor 2 | | | | - | | | |
| | oouse, if filing) | First Name | Middle Name | Last Name | | | | |
| Ur | nited States | Bankruptcy Court for | r the : <u>NORTHERN</u> District of _ | ILLINOIS (State) | | | Charle if this is an | |
| | ase Number f known) | | | _ | | | Check if this is an amended filing | |
| Offi | icial Fo | orm 106G | | | | | a | |
| | | | ory Contracts and | Unavnirad I as | 1606 | | | 12/15 |
| nformadditi 1. D 2. Li ex | nation. If n ional pages o you hav No. Ch Yes. Fill ist separat xample, re | nore space is needs, write your name eany executory of each this box and so in all of the informally each person ont, vehicle lease, | ded, copy the additional page, e and case number (if known). contracts or unexpired leases? submit this form to the court with nation below even if the contractor company with whom you ha | your other schedules. Y ts or leases are listed in | ontries, and a contries of a c | y responsible for supplying correct ittach it to this page. On the top of a ming else to report on this form. (B: Property (Official Form 106A/B) what each contract or lease is for elet for more examples of executory contracts.) | any (for | |
| | nexpired le | | nom you have the contract or I | ease | | State what the contract or least | se is for | |
| 2.1 | | | | | _ | | | |
| | Name | | | | _ | | | |
| | Number | Street | | | | | | |
| | City | | State Zip | Code | _ | | | |
| 2.2 | | | | | | | | |
| | Name | | | | _ | | | |
| | Number | Street | | | _ | | | |
| | Number | Ollect | | | | | | |
| | City | | State Zip | Code | _ | | | |
| 2.3 | | | | | _ | | | |
| | Name | | | | | | | |
| | Number | Street | | | _ | | | |
| | City | | State Zip | Code | _ | | | |
| 2.4 | | | | | | | | |
| | Name | | | | _ | | | |
| | Number | Street | | | _ | | | |
| | City | | State Zip | Code | _ | | | |
| 2.5 | | | | | | | | |
| | Name | | | | _ | | | |
| | Number | Street | | | _ | | | |

State Zip Code

City

Case 18-24063 Doc 1 Filed 08/27/18 Entered 08/27/18 08:58:41 Desc Main

| Fill in this in | nformation to identif | fy your case: | |
|---------------------|------------------------|-------------------------------------|-----------------|
| Debtor 1 | Tuyunda | LaTris | Burks |
| | First Name | Middle Name | Last Name |
| Debtor 2 | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States | Bankruptcy Court for t | the : <u>NORTHERN</u> District of _ | <u>ILLINOIS</u> |
| Case Number | ır | | (State) |
| (If known) | | | _ |

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

| any Additional Pages, write your name and case number (if known). Answer every question. | | | | | | | |
|--|--------------------|--|--------------------------------|---------------------|--|--|--|
| 1. D | o you have any coo | ebtors? (If you are filing a joint | case, do not list either spous | se as a codebtor.) | | | |
| | No. | | | | | | |
| | Yes | | | | | | |
| | = | s, have you lived in a commur aho, Lousiiana, Nevada, New M | | | roperty states and territories include Visconsin.) | | |
| | No. Go to line 3. | | | | | | |
| | Yes. Did your sp | ouse, former spouse, or legal ec | uivalent live with you at the | time? | | | |
| | _ | n community state or territory die | d you live? | Fill in the n | ame and current address of that person. | | |
| | Name of your spo | use, former spouse or legal equivalent | | | | | |
| | Number St | reet | | | | | |
| | City | | State | Zip Code | | | |
| 3 In | - | f vour codebtors. Do not inclu | | • | is filing with you. List the person | | |
| | | Form 106D), Schedule E/F (Off edule G to fill out Column 2. debtor | icial Form 106E/F), or Sche | dule G (Official Fo | Column 2: The creditor to whom you owe the debt Check all schedules that apply: | | |
| 3.1 | | | | | Schedule D, line | | |
| | Name | | | _ | Schedule E/F, line | | |
| | Number Stre | et | | | Schedule G, line | | |
| | City | S | tate Z | Zip Code | | | |
| 3.2 | | | | _ | Schedule D, line | | |
| | Name | | | _ | Schedule E/F, line | | |
| | Number Stre | et | | _ | Schedule G, line | | |
| | City | S | tate Z | Zip Code | _ | | |
| 3.3 | | | | _ | Schedule D, line | | |
| | Name | | | _ | Schedule E/F, line | | |
| | Number Stre | et | | | Schedule G, line | | |
| | City | S | tate Z | Zip Code | | | |

Official Form 106H Record # 791599 Schedule H: Your Codebtors Page 1 of 1

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| Fill in this in | formation to identi | ify your case: | | 51.72 |
|---------------------|----------------------|----------------------------------|-------------|------------------------------------|
| Debtor 1 | Tuyunda | LaTris | Burks | |
| | First Name | Middle Name | Last Name | |
| Debtor 2 | | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | |
| United States | Bankruptcy Court for | the : <u>NORTHERN DISTRICT C</u> | OF ILLINOIS | |
| Case Number | r | | | Check if this is: |
| (If known) | | | | An amended filing |
| | | | | A supplement showing post-petition |
| | | | | chapter 13 income as of the follow |

Official Form 106I

chapter 13 income as of the following date:

MM / DD / YYYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| Pa | rt 1: Describe Employment | | | | | |
|----|--|---------------------------------------|-------------------------|--------------|-----------------------------------|---|
| 1. | Fill in your employment information | | Debtor 1 | | Debtor 2 or non-filing spouse | |
| | If you have more than one job, attach a separate page with information about additional employers. | Employment status | X Employed Not employed | ı | Employed Not employed | |
| | Include part-time, seasonal, or self-employed work. | Occupation | Registered Nurse | | | |
| | Occupation may Include student or homemaker, if it applies. | Employers name | Symphony at Mid | way | | |
| | | Employers address | 4437 S. Cicero | | | |
| | | | Chicago, IL 60632 | ! | , | |
| | | | | | | _ |
| | | How long employed there? | Since 4/1/2018 | | | _ |
| Da | rt 2: Give Details About Monthly | v Income | | | | |
| | Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. | | | | | |
| | | | | For Debtor 1 | For Debtor 2 or non-filing spouse | |
| 2. | List monthly gross wages, salary deductions). If not paid monthly, c | · · · · · · · · · · · · · · · · · · · | - | \$6,020.73 | \$0.00 | |
| 3. | Estimate and list monthly overting | ne pay. | | \$0.00 | \$0.00 | |
| 4. | Calculate gross income. Add line | 2 + line 3. | | \$6,020.73 | \$0.00 | |

 Official Form 106I
 Record # 791599
 Schedule I: Your Income
 Page 1 of 2

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Tuyunda Debtor 1

Document

Page 42 of 72 LaTris Case Number (if known) _ First Name Last Name For Debtor 1 For Debtor 2 or non-filing spouse \$6,020.73 \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions \$1.339.63 \$0.00 5a 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5c 5d. Required repayments of retirement fund loans \$0.00 \$0.00 5d. \$0.00 \$0.00 5e. Insurance 5e 5f. Domestic support obligations \$0.00 \$0.00 5f 5g. Union dues 5g. \$0.00 \$0.00 5h. Other deductions. Specify: 5h. \$0.00 \$0.00 6. **Add the payroll deductions**. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. \$1,339.63 \$0.00 6. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$4,681.11 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a \$0.00 \$0.00 Interest and dividends \$0.00 \$0.00 8b. Family support payments that you, a non-filing spouse, or a 8c. 8c. \$ 0.00 \$ 0.00 dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 \$0.00 **Social Security** 8e 8e. \$0.00 \$270.00 8f. Other government assistance that you regularly receive 8f. \$0.00 \$0.00 Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income 8g. \$0.00 \$0.00 Other monthly income. Specify: 8h. \$0.00 \$0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 \$270.00 Calculate monthly income. Add line 7 + line 9. 10. 10 \$4,681.11 \$270.00 \$4.951.11 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. \$0.00 Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. \$4,951.11 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form? X No. Yes. Explain:

| Debtor 1 Tuyunda LaTris Burks First Name Middle Name Last Name Check if this is: An amended filing An amended filing A supplement showing post-petition chapter 13 income as of the following date: | |
|--|--------|
| | |
| | |
| United States Bankruptcy Court for the : NORTHERN DISTRICT OF ILLINOIS | |
| Case Number MM / DD / YYYY (If known) | |
| A separate filing for Debtor 2 because Debtor 2 | |
| Official Form 106J maintains a separate household. | |
| Schedule J: Your Expenses | 12/15 |
| Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. | |
| Part 1: Describe Your Household | |
| 1. Is this a joint case? X No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No. Yes. Debtor 2 must file a separate Schedule J. | |
| 2. Do you have dependents? No Dependent's relationship to Debtor 1 or Debtor 2 Dependent's age With you? The position of t | |
| Do not list Debtor 1 and Yes. Fill out this information for each dependent | |
| Do not state the dependents' | |
| Daughter 23 X Yes | |
| Daughter 16 No Yes | |
| Son 11 No X Yes X No | |
| 3. Do your expenses include expenses of people other than yourself and your dependents? | |
| Part 2: Estimate Your Ongoing Monthly Expenses | |
| Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value | |
| of such assistance and have included it on Schedule I: Your Income (Official Form 106I.) Your expenses | |
| 4. The rental or home ownership expenses for your residence. Include first mortgage payments and | |
| any rent for the ground or lot. If not included in line 4: 4. \$4 | 31.00 |
| | \$0.00 |
| | \$0.00 |
| | 00.00 |
| 4d. Homeowner's association or condominium dues 4d. | \$0.00 |

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Document

Page 44 of 72 LaTris Tuyunda Debtor 1 Case Number (if known) _ First Name Middle Name Last Name Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$200.00 6a. 6a. Electricity, heat, natural gas \$45.00 6b. Water, sewer, garbage collection \$500.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$950.00 7. 7. Food and housekeeping supplies \$225.00 8. 8. Childcare and children's education costs \$210.00 9. Clothing, laundry, and dry cleaning 10. \$150.00 10. Personal care products and services \$250.00 11. Medical and dental expenses 11. \$287.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations 14. \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$150.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 791599 Case 18-24063 Doc 1 Filed 08/27/18 Entered 08/27/18 08:58:41 Desc Main Document Page 45 of 72

Burks Page 45 of 72

Case Number (if known)

| Deptor | 1 dyui | ida Latiis | | Case Number (if known) | | |
|--------|-----------|---|-------------------------------------|------------------------|---------------|------------|
| | First Nar | me Middle Name | Last Name | | | |
| 21. | Other. S | pecify: Postage/Bank Fees (\$5.00), | | _ | 21. | \$5.00 |
| 22 | Your mo | nthly expense: Add lines 4 through 21. | | | 22. | \$3,553.00 |
| | The resul | t is your monthly expenses. | | | | |
| | | | | | | |
| 23. | Calculate | your monthly net income. | | | | |
| | 23a. | Copy line 12 (your comibined monthly in | ncome) from Schedule I. | | 23a. | \$4,951.11 |
| | 23b. | Copy your monthly expenses from line 2 | 22 above. | | 23b. – | \$3,553.00 |
| | 23c. | Subtract your monthly expenses from your | our monthly income. | | 23c. | \$1,398.11 |
| | | The result is your monthly net income. | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| 24. | Do you e | xpect an increase or decrease in your ex | cpenses within the year after you | ı file this form? | | |
| | For exam | ple, do you expect to finish paying for you | r car loan within the year or do yo | u expect your | | |
| | mortgage | payment to increase or decrease becaus | e of a modification to the terms of | your mortgage? | | |
| | X No | | | | | |
| | Yes | Explain Here: | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

 Official Form 106J
 Record #
 791599
 Schedule J: Your Expenses
 Page 3 of 3

| Fill in this in | formation to identi | fy your case: | |
|---------------------------|------------------------|-----------------------------------|-------------------------------|
| Debtor 1 | Tuyunda | LaTris | Burks |
| | First Name | Middle Name | Last Name |
| Debtor 2 | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States | Bankruptcy Court for t | the : <u>NORTHERN</u> District of | f_ <u>ILLINOIS</u> (State) |
| Case Number (If known) | ` | | |

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

| Sign Below | |
|---|---|
| Did you pay or agree to pay someone who is NOT an a | attorney to help you fill out bankruptcy forms? |
| No | |
| Yes. Name of Person | Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). |
| | |
| | |
| Under penalty of perjury, I declare that I have read the correct. | e summary and schedules filed with this declaration and that they are true and |
| 🗶 /s/ Tuyunda LaTris Burks | × |
| Signature of Debtor 1 | Signature of Debtor 2 |
| Date 08/22/2018 MM / DD / YYYY | Date |

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| | | | Coamen | Lude Tr |
|---------------------|------------------------|-----------------------------------|-----------|---------|
| Fill in this in | formation to identi | fy your case: | | |
| | | ** | | |
| | | | | |
| Debtor 1 | Tuyunda | LaTris | Burks | |
| | First Name | Middle Name | Last Name | |
| 5 | | | | |
| Debtor 2 | | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | |
| | | | | |
| United States | Bankruptcy Court for t | the : <u>NORTHERN</u> District of | | |
| | | | (State) | |
| Case Number | ^r | | | |
| (If known) | | | | |
| | | | | |

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| Hullik | er (II Kilowii). Aliswer every question. | | | | | |
|--------|---|-------------------------------|-------------|-------------------------------|--|--|
| Pa | t 1: Give Details About Your Marital Status and Where You | u Lived Before | | | | |
| 01. | Vhat is your current marital status? | | | | | |
| | Married | | | | | |
| | Not married | | | | | |
| | | | | | | |
| | During the last 3 years, have you lived anywhere other than | n where you live now | ? | | | |
| | No. Yes. List all of the places you lived in the last 3 years. Do | not include where vo | u live now. | | | |
| | . , , , , | , | | | | |
| | Debtor 1 | Dates Debtor 1 lived there | Debtor 2: | Dates Debtor 2 lived there | | |
| | Vithin the last 8 years, did you ever live with a spouse or le roperty states and territories include Arizona, California, I | | | | | |
| | nd Wisconsin.) No. | | | | | |
| | Yes. Make sure you fill out Schedule H: Your Codebtors (0 | Official Form 106H). | | | | |
| | | | | | | |
| De | Explain the Sources of Your Income | | | | | |
| | Explain the sources of four modific | | | | | |
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Case Number (if known) _

Burks

| | First Name Middle Name | Last Name | | | |
|----|--|--|---|--|---|
| 04 | Did you have any income from employment Fill in the total amount of income you received If you are filing a joint case and you have income | d from all jobs and all business | es, including part-time activitie | S. | |
| | No. | | | | |
| | Yes. Fill in the details | | | | |
| | | Debtor 1 Sources of income Check all that apply | Gross income (before deductions and exclusions) | Sources of income Check all that apply | Gross income (before deductions and exclusions) |
| | From January 1 of current year until the date you filed for bankruptcy: | Wages, commissions, bonuses, tips Operating a business | \$19,387 | Wages, commissions, bonuses, tips Operating a business | |
| | For last calendar year: (January 1 to December 31, 2017) | Wages, commissions, bonuses, tips Operating a business | \$28,510 | Wages, commissions, bonuses, tips Operating a business | |
| | For the calendar year before that: (January 1 to December 31, 2016) | Wages, commissions, bonuses, tips Operating a business | \$43,006 | Wages, commissions, bonuses, tips Operating a business | |
| | winnings. If you are filing a joint case and you List each source and the gross income from a No. Yes. Fill in the details | · | | | |
| | | Sources of income Describe below. | Gross income (before deductions and exclusions) | Sources of income Describe below. | Gross income (before deductions and exclusions) |
| | For last calendar year: | Pension withdrawal | \$31,300 | | |
| | (January 1 to December 31, 2017) | | | | |
| | Part 3: List Certain Payments You Made Before | ore You Filed for Bankruptcy | | | |
| | | | | | |
| | | | | | |
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| | | | | | |
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Tuyunda

LaTris

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Tuyunda LaTris Burks Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Chrysler Capital Po Box 961275 \$ 22,977 Monthly \$1.926 ■ Mortgage Car Fort Worth TX 76161 Credit card Loan repayment Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Part 4: Identify Legal actions, Repossessions, and Foreclosures

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Tuyunda LaTris Burks Case Number (if known) First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case Pending Foreclosure Hsbc Bk Usa Na VS Tuyunda Burks Circuit Court of Cook County, Illinois -CASE NUMBER#17CH13762 Chancery Division On appeal ☐ Concluded Pending Circuit Court of Cook County, Illinois -Tuyunda Burks v. City of Chicago, Medical Malpractice/Wrongful On appeal Emergency Room Care Pro Holy Cross Death Law Division ☐ Concluded Hospital, Mount Sinai Community Fou, Poma Clifton MD, Sinai Health System; Case #2016-L-011925 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? ☐ Yes. Fill in the details for each gift. **List Certain Losses** 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Yes. Fill in the details for each gift. **List Certain Payments or Transfers** 16 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ■ No. Yes. Fill in the details

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Tuyunda LaTris Burks Page 51 0f 72

Case Number (if known)

Last Name

| | Party Contact Info | Description and value of a | iny property transferred | Date pa or trans | - | Amount of payment |
|----|---|---------------------------------------|-----------------------------|--|-----------|--|
| | Geraci Law L.L.C. 55 E. Monroe Street #3400 Chicago,IL 60603 | Attorney Fees | | August 2 2018 | 0, | Payment/Value: \$4,000.00: \$690.00 paid prior to filing, balance to be paid through the plan. |
| | Party Contact Info | Description and value of a | nny property transferred | Date pa or trans | - | Amount of payment |
| | Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454 | Credit Counseling Services | | 2018 | | \$25.00 |
| 17 | Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that No. Yes. Fill in the details. | s or to make payments to your cred | | r any property to a | nyone w | /ho |
| 18 | Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No. Yes. Fill in the details for each gift. | | | | | |
| 19 | Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No. Yes. Fill in the details for each gift. | | | | | |
| P | List Certain Financial Accounts, Instru | ments, Safe Deposit Boxes, and Stora | age Units | | | |
| 20 | Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, assoc | r other financial accounts; certifica | tes of deposit; shares in b | - | | |
| | Yes. Fill in the details. | Last 4 digits of account number | instrument | Date account was closed, sold, moved, or transferred | | balance before ng or transfer |
| 21 | Do you now have, or did you have within 1 y cash, or other valuables? | ear before you filed for bankruptcy | , any safe deposit box or c | other depository fo | r securií | ties, |
| | ■ No. Yes. Fill in the details. | Who else had access to it? | Describe the contents | | Do yo | ou still it? |
| | | | | | | |

Debtor 1

First Name

Middle Name

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| Debtor | 1 | Luyunda | Latris | Burks | Case Number (if known) | | |
|--------|--------|--|-----------------------|--|--|--------------------|---|
| | | First Name | Middle Name | Last Name | | | |
| 22 | Hav | re you stored property i | n a storage unit o | r place other than your home within | 1 year before you filed for bankruptcy? | | Π |
| | | No. | | | | | |
| | _ _ | Yes. Fill in the details. | | | | | |
| ' | _ | | | Who else has or had access to it? | Describe the contents | Do you still | |
| | | | | | | have it? | |
| Pa | rt 9 | Identify Property Yo | ou Hold or Control 1 | for Someone Else | | | |
| | | you hold or control any someone. | property that sor | neone else owns? Include any prope | rty you borrowed from, are storing for, or | hold in trust | |
| | | No. | | | | | |
| | = | Yes. Fill in the details. | | | | | |
| | ш | | | Where is the property? | Describe the property | Value | |
| | | | | | , , , | | |
| Par | t 10 | Give Details About | Environmental Info | rmation | | | _ |
| For t | he | purpose of Part 10, the | following definition | ons apply: | | | |
| h | aza | ardous or toxic substan | ces, wastes, or m | - | ning pollution, contamination, releases of water, groundwater, or other medium, stes, or material. | | |
| | | means any location, fac used to own, operate, o | | | law, whether you now own, operate, or uti | lize | |
| | | | | onmental law defines as a hazardous ntaminant, or similar term. | s waste, hazardous substance, toxic | | |
| Repo | ort a | all notices, releases, an | d proceedings tha | at you know about, regardless of who | en they occurred. | | |
| 24 | Has | any governmental unit | notified you that | you may be liable or potentially liabl | e under or in violation of an environmenta | I law? | |
| | | No. | | | | | |
| | | Yes. Fill in the details. | | | | | |
| | | | | Governmental unit | Environmental law, if you know it | Date of notice | |
| ٥ | | | | | | | |
| 25 | Hav | e you notified any gove | ernmental unit of a | any release of hazardous material? | | | |
| | | No. | | | | | |
| | | Yes. Fill in the details. | | | | | |
| | | | | Governmental unit | Environmental law, if you know it | Date of notice | |
| 26 I | Hav | ve vou heen a narty in a | ny judicial or adm | inistrative proceeding under any en | vironmental law? Include settlements and | orders | |
| | _ | | .,,, | , | | | |
| | = | No. | | | | | |
| | Ш | Yes. Fill in the details. | | Court or agapay | Notice of the case | Status of the ages | |
| | | | | Court or agency | Nature of the case | Status of the case | |
| Por | t 11 | Give Details About | Your Business or C | onnections to Any Business | | | |
| l of | | | | | | | _ |
| 27 | With | hin 4 years before you f | filed for bankrupto | cy, did you own a business or have a | ny of the following connections to any bus | siness? | |
| | | A sole proprietor or | self-employed in | a trade, profession, or other activity | , either full-time or part-time | | |
| | | A member of a limit | ed liability compa | ny (LLC) or limited liability partnersh | nip (LLP) | | |
| | | A partner in a partner | ership | | | | |
| | | An officer, director, | or managing exec | cutive of a corporation | | | |
| | | An owner of at least | t 5% of the voting | or equity securities of a corporation | | | |
| | | N. N. 50 | p = - | | | | |
| | = | No. None of the above a | | | | | |
| | ∐ | Yes. Check all that apply | y above and fill in t | the details below for each business. | | | |
| | | | | | | | |
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| | | | | | | | |
| | | | | | | | |

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| Debtor 1 | Tuyunda | LaTris | Burks | Case Number (if known) |
|----------|--|----------------------------|---------------------------------|--|
| | First Name | Middle Name | Last Name | |
| | thin 2 years before y titutions, creditors, | | you give a financial stateme | ent to anyone about your business? Include all financial |
| | No. | | | |
| | Yes. Fill in the detail | S. | | |
| | | Date iss | sued | |
| Part 12 | Sign Below | | | |
| | .S.C. §§ 152, 1341, 1 /s/ Tuyunda LaTr | 519, and 3571. is Burks | × | e of Debtor 2 |
| | Signature of Debtor | 1 | Signature | of Debtol 2 |
| | Date 08/22/2018 | | Date | M / DD / YYYY |
| | MM / DD / ` | YYYY | MI | M / DD / YYYY |
| Did y | No Yes | | of Financial Affairs for Indivi | duals Filing for Bankruptcy (Official Form 107)? bankruptcy forms? |
| | Yes. Name of person | n | | Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). |

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| In | re | | | | | | | | |
|----|-------|------------------------|------------------------|-------------------------------|--------------------|--|-------------------|--------------------------|-------|
| Tu | yunda | a LaTri | s Burks | / Debtor | | | Case No: | | |
| | | | | | | | Chapter: | Chapter 13 | |
| | | | | DISCL | OSURE OF CO | MPENSATION OF ATTOR | RNEY FOR DEE | STOR | |
| | npens | sation pa | id to me | within one year be | fore the filing of | b), I certify that I am the atto the petition in bankruptcy, or mplation of or in connection | agreed to be paid | d to me, for services | |
| | For | r legal s | ervices, I | have agreed to acc | ept | \$4,000.00 | | | |
| | Pri | or to the | filing of | this statement I ha | ive received | \$690.00 | | | |
| | Bal | lance D | ue | | | \$3,310.00 | | | |
| 2. | The | e source Debte | | mpensation paid to Other: (sp | | | | | |
| 3. | The | source | of compe | ensation to be paid | to me is: | | | | |
| | | Deb | tor(s) | Other: (sp | pecify) | | | | |
| 4. | | | not agree law firm. | | ve-disclosed comp | pensation with any other pers | on unless they ar | e members and assoc | iates |
| | | | law firm. | | | sation with a other person or p with a list of the names of th | | | |
| 5. | | eturn for e, includ | | ve-disclosed fee, I l | have agreed to re | nder legal service for all aspe | cts of the bankru | otey | |
| | a. | Analys | | debtor's financials | situation, and ren | dering advice to the debtor in | determining who | ether to file a petition | in |
| | b. | Prepar | ation and | filing of any petiti | on, schedules, sta | atements of affairs and plan w | hich may be requ | uired; | |
| | c. | Repres | sentation | of the debtor at the | meeting of credi | tors and confirmation hearing | g, and any adjour | ned hearings thereof; | |
| 6. | Ву | agreeme | ent with tl | he debtor(s), the ab | ove-disclosed fee | e does not include the followi | ng service: | | |
| | | Γ | | | (| CERTIFICATION | | | |
| | | | | - | | statement of any agreement of tor(s) in this bankruptcy process | - | or | |
| | | | Date: | 08/23/2018 | | /s/ David Derrick Lugardo | | | |
| | | | Date | | | Signature of Attorney | | | |

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Geraci Law L.L.C. Name of law firm

ntered 08/27/18 08.58.41 National Headquarters: 55 E. Monroe Street, #\$400 Chicago, IE60603 www.infotapes.com 1-866-925-1313 Consultation Attorney: FCH Record #: 791-599 Date: 8/20/2018 **Attorney Retainer Agreement Chapter 13** The undersigned hires Geraci Law L.L.C. for representation in a Chapter 13 bankruptcy. I have signed and received a copy of any proved Retention Agreement" (CARA) or "Rights and Responsibilities" (RR) between Chapter 13 Debtors and their Attorneys" Any terms that conflict with it are null and void. I agree to comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be \$4,00,00 the fee stated in the CARA or RR if applicable. I have been advised of my Chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. 1 attorney or paralegal will work on my case. I will use CLIENT CORNER and read all material on it and the Geraci Law Website. FEES: In addition to Attorney fees you agree to pay any court costs, educational course costs, \$25 for postage; \$15 for copies; PACER charges up to \$5.00 where a motion to extend or impose stay is necessary and prior case was not with us; actual costs of certified mail. Any amount not paid by me prior to the case being filed shall be paid ahead of creditors through the Chapter 13 Trustee. The CARA fee is a flat fee, but my attorneys may apply to the court for additional fees based on the following hourly rates: Attorney-\$275/hr; Senior Attorney-\$375/hr; Supervising Attorney-\$450/hr; Paralegal-\$85/hr; Senior Paralegal-\$150/hr. if allowed by the CARA or court order, such as excessive work, motions, evidentiary hearings, adversary proceedings or appeals. Fees are flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the frm's operating account. I can choose to pay on an hourly basis, but flat fee usually results in me paying less. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will refund uneamed fees. If I close my file, my case is dismissed or breach this contract agree to pay for the work done. In Wisconsin, I can submit fee disputes to binding arbitration within 30 days with the Wisconsin Lawyers fund for Client Protection (c/o State Bar of Wisconsin, P.O. Box 7158, Madison, WI 53707-7158) I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed. Attorney fees and costs get paid before my creditors before mortgage arrears, and vehicles scheduled to be paid in the plan, start getting paid. Vehicles may be scheduled to get a small payment to cover depreciation each month, like \$15-100, until attorney fees are paid, then the vehicle gets larger payments, so the vehicle is paid in about the same time as it would be if the attorney fees were not first. RESULT: if I fail to complete the plan, I may end up paying my attorney but not as much on my vehicle and mortgage arrears and other creditors, so I will to do my best to complete the plan. Injury or other claims or property I now have or acquire after filing Chapter 13, I must disclose to Geraci law and the Chapter 13 trustee 12 and to the Bankruptcy Court and my creditors, in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. PLAN: My estimated payment is \$129 (per month for 48 months based on the information I have provided, including income, expenses, assets and debts. The payment or length may need to be increased for all or part of the plan term. The Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what debts, assets property and exemptions I am claiming, and to make full disclosure to every question X TAX REFUNDS or other income during plans their sond multiple conditions. TAX REFUNDS or other income during plan: I will send my IRS and state tax returns to my attorney or the Trustee each year. I will turn over refunds, addititional income or assets to the Trustee unless I am already paying my creditors 100%. If my income or expenses change, my plan payment may have to change. If I am eligible to receive a tax refund during my Chapter 13, I may have to send it to the Chapter 13 Trustee unless I am specifically advised that I do not need to. If I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my chapter 13 plan. I will make sure if I get INJURED or get A CLAIM after filing I WILL DISCLOSE IT BY AMENDING MY CASE

| X | Plan payment includes all debts I list, unless plan states otherwise: may be paying some creditors directly. My Plan payment includes all debts I list, unless plan states otherwise: | may be paying some creditors directly. My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any taxes or HOA fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student cans myself directly Debts not discharged if not paid in full: student loans; educational debts; tax debt interest; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Our Representation is limited to Bankruptcy Court until Discharge or case closing of this bankruptcy. We do not represent you in state court, or in loan modifications, short sales, etc. Any delay in filing could result in judgments or liens we can't eliminate in bankrupcy. When this case is closed by the Clerk or you receive a discharge, whichever is first, our representation of you ends. Changes after this: I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court x <u>-TA</u> st make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. No Discharge If I fail to remain current in a domestic support obligation (DSO), or fail to certify to the Court that I have remained current in nortgage payments, or if I fail to take my financial management class. I have received the 11 U.S.C § 527(a) displosures on a separate sheet. DSO or (Joint Debtor) Tu/unda Byrks (Debtor) rev 171129 Representing Geraci Law L.L.C.

PFG Rec# 791-599

Ms. Burks

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13 Retainer Agreement All 171129

Case 18-2406 GEBACL LAVILLE DE 18-27 Bankreptere and Blajzing RATE TREE Desc Main Docur Caste Null Age 5.6 of 72

FEE PRIORITY CHAPTER 13 DISCLOSURE: This disclosure explains the payment structure in your Chapter 13 and its effects. It is a supplement to your signed Court Approved Retention Agreement, and does not change any of its terms.

ATTORNEY FEES PAID THROUGH CHAPTER 13: Before filing your Chapter 13, you paid \$_690.00 toward our attorneys' fees for the bankruptcy. We agreed with you that the remaining balance on **attorneys' fees of \$_3,310.00**, plus any costs advanced or billed, will be paid to us over time through your Trustee payments if the Court approves our Application. Pre-confirmation payments to Geraci Law LLC are held by the Trustee and disbursed to Geraci Law LLC upon confirmation or dismissal (whichever is earlier).

ORDER OF PAYMENTS: Unless treated otherwise in your Plan, creditor's claims will be paid by the Trustee pro rata in the following order: (1) post-filing mortgage payments (if being paid in the Chapter 13); (2) monthly payments on non-mortgage secured claims (such as secured car loans); (3) costs of administration (such as our remaining attorneys' fees balance above); (4) mortgage arrears; (5) priority unsecured claims other than costs of administration; (6) special class of unsecured claims; and (7) other unsecured claims. Your Chapter 13 does NOT propose to alter this order of payments.

RATE OF PAYMENT IN YOUR PLAN: Your Chapter 13 plan proposes to pay \$\(\frac{1,395.00}{2,395.00} \) per month for at least \(\frac{48}{2} \) months. This amount may change depending on various factors such objections or claims filed. The Trustee will deduct an estimated 4-9% fee on each payment you make. Under the above priority order and subject to court approval or subsequent amendments, the Trustee will pay, pursuant to confirmed plan terms, the following estimated amounts out of your monthly payment:

The Trustee will first deduct \$_83.70 /month in fees, then the Trustee will pay creditors and attorney fees as follows:

- 1. Before Confirmation: \$249.03/month to Chrysler Capital for the 2017 Jeep Patriot; then \$1,062.27/month to Geraci Law L.L.C.
- 2. After Confirmation: \$643.35/month to Chrysler Capital for the 2017 Jeep Patriot, \$161.21/month to City of Chicago Dept. of Water for the 6052 S. Fairfield Ave. Chicago IL 60629 Primary Residence, then \$506.74/month to Geraci Law L.L.C.
- 3. After our fees are paid off and Chrysler Capital, City of Chicago Dept. of Water receives their set payment, the Trustee pays any remaining funds to pre-filing mortgage arrears owed to OCWEN.
- 4. After these mortgage arrears are paid off, the Trustee pays other allowed unsecured claims pro rata from funds available until plan payments are complete.
- NOTE: Chrysler Capital will be paid an estimated total of \$28,307.62 including 7.00% interest; City of Chicago Dept. of Water will be paid an estimated total of \$7,737.14 including 5.00% interest; through your Chapter 13

EFFECT ON YOUR CREDITORS DUE TO PRIORITY OF PAYMENTS: Our <u>attorneys' fees get paid before</u> certain creditors as outlined above. Secured creditors (other than ongoing mortgages) may not receive their contractual payments because the plan changes the interest and payment amount. If you receive a discharge, the difference will be eliminated (unless there is a liable cosigner). If your Chapter 13 case is dismissed or converted to a Chapter 7 (if eligible), or you do not receive a discharge for any other reason, the balances owed to creditors could be larger (due to interest) or not as low as they would've been had you paid the creditors directly instead of paying the Trustee.

EFFECT ON YOU DUE TO PRIORITY OF PAYMENTS: If your Chapter 13 case is dismissed or converted to a Chapter 7 (if eligible), or you do not receive a discharge for any other reason, this means that it may be more difficult or impossible to avoid repossession or foreclosure on collateral secured by loans AND may be more difficult or impossible to afford to catch up on unsecured loans (such as parking tickets which could lead to being on the boot list or cause drivers' license suspension). Examples of reasons for dismissal include but are not limited to: failure to make the required Trustee payment, failure to turn over tax refunds if required, etc.

791599

| UNDERSTOOD & ACCEPTED BY SIGNATURE BELOW: | |
|---|-------|
| X Tuyunda Barks Date: X | Date: |
| 8/22/18 | |
| David L., Attorney for Beraci Law L.L.C. Chapter 13 Attorney Fee Priority Disclosure Date: | |

UNITED SPATES BANKRUPTET COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



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- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00

| 3. Before signing this agreement, the attorney | has received | ,\$ 690 | | |
|--|--------------|------------|-----|--------------|
| toward the flat fee, leaving a balance due of \$ | 3310 | ; and \$ _ | 310 | for expenses |
| leaving a balance due of \$O | | | | |

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 8 / 20/18

Signed:

Debtor(s)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tuyunda LaTris Burks / Debtor Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/22/2018 /s/ Tuyunda LaTris Burks

Tuyunda LaTris Burks

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

| Dated: 08/22/2018 | /s/ Tuyunda LaTris Burks | | | |
|-------------------|--------------------------|--|--|--|
| | Tuyunda LaTris Burks | | | |
| | | | | |

Dated: 08/23/2018 /s/ David Derrick Lugardo

Attorney: David Derrick Lugardo

Case 18-24063 Doc 1 Filed 08/27/18 Entered 08/27/18 08:58:41 Desc Main Page 66 of 72 Document Tuyunda LaTris Debtor 1 Burks Case Number (if known) Middle Name Last Name Part 6: Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do 16. as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is □No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 18. How many creditors do 1-49 1,000-5,000 25,001-50,000 you estimate that you 50-99 **5,001-10,000** 50,001-100,000 owe? **1**00-199 10,001-25,000 ☐ More than 100,000 200-999 19. How much do you \$0-\$50,000 □ \$1,000,001-\$10 million □\$500,000,001-\$1 billion estimate your assets to **\$50,001-\$100,000** ☐ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion ☐ \$500,001-\$1 million \$100,000,001-\$500 million ☐More than \$50 billion \$0-\$50,000 How much do you □ \$1,000,001-\$10 million □\$500,000,001-\$1 billion estimate your liabilities **\$50,001-\$100,000** ■ \$10,000,001-\$50 million **□**\$1,000,000,001-\$10 billion to be? \$100,001-\$500,000 ☐ \$50,000,001-\$100 million □\$10,000,000,001-\$50 billion □ \$500,001-\$1 million \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13

of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Executed on

Signature of Debtor 2

MM / DD / YYYY

Executed on

MM / DD / YYYY

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| Fill in this in | Fill in this information to identify your case: | | | | |
|---------------------------|---|---|---------------------|---|--|
| Debtor 1 | Tuyunda | LaTris | Burks | | |
| | First Name | Middle Name | Last Name | | |
| Debtor 2 | | | | _ | |
| (Spouse, if filing) | First Name | Middle Name | Last Name | | |
| United States | Bankruptcy Court for | the : <u>NORTHERN</u> District of | ILLINOIS (State) | | |
| Case Number (If known) | Γ | , | · | | |
| | | | | | |

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

| Sign Below | |
|---|---|
| Did you pay or agree to pay someone who is NOT an attorney to help you fill out bar | nkruptcy forms? |
| No | |
| Yes. Name of Person | Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). |
| | |
| | |
| Under penalty of perjury, I declare that I have read the summary and schedules filed correct. | with this declaration and that they are true and |
| Signature of Debtor 1 Signature of Deb | otor 2 |
| Date : 2 / 80 12018 | O / YYYY |

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| Debtor 1 | Tuyunda | LaTris | Burks | Case Number (if known) |
|----------|------------|-------------|-----------|------------------------|
| | First Name | Middle Name | Last Name | |

| Part 11: Give Details About Your Business or Connections to Any Business | S | | | | |
|--|---|--|--|--|--|
| Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? | | | | | |
| A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time | | | | | |
| ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP) | | | | | |
| ☐ A partner in a partnership | | | | | |
| ☐ An officer, director, or managing executive of a corporation | | | | | |
| An owner of at least 5% of the voting or equity securities of a corporation | | | | | |
| No. None of the above applies. Go to Part 12. | | | | | |
| Yes. Check all that apply above and fill in the details below for each business. | | | | | |
| Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. | | | | | |
| Part 12: Sign Below | | | | | |
| Sign below | | | | | |
| I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. | | | | | |
| X X | | | | | |
| Signature of Debtor 1 | Signature of Debtor 2 | | | | |
| Date <u>\$ / 22 /2018</u> MM / DD / YYYY | Date | | | | |
| Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? | | | | | |
| ■ No | | | | | |
| Yes | | | | | |
| Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? | | | | | |
| ■ No | | | | | |
| Yes. Name of person | . Attach the Bankruptcy Petition Preparer's Notice, | | | | |
| | Declaration, and Signature (Official Form 119). | | | | |
| | | | | | |

Case 18-24063 Doc 1 Filed 08/27/18 Entered 08/27/18 08:58:41 Desc Main DISCLAIMER Chapters have read agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SUPE OUR PETITION IS ACCURATELY.

Dated: X / 22/2018

Tuyunda LaTris Burks

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tuyunda LaTris Burks / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 8 /22 /2018

Tuyunda LaTris Burks

X Date & Sign

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Date: (1/2/2) /2018

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Form B 201A, Notice to Consumer Debtor(s)

In re Tuyunda LaTris Burks / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

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Dated: 0 / 22/2018

Tuyunda LaTris Burks

X Date & Sign

Dated: <u>8/23</u>/2018

ttorney: Down

Form B 201A, Notice to Consumer Debtor(s)

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